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**TRAINING AND DEVELOPMENT  
EFFECTIVENESS: PRACTICES, ROLES AND IMPACTS ON  
PERFORMANCE IN JORDANIAN BANKING ORGANISATIONS**

**IKHLAS IBRAHIM ALTARAWNEH**

**Ph. D.**

**May 2005**

**Training and Development Effectiveness: Practices, Roles and  
Impacts on Performance in Jordanian Banking Organisations**

**Ikhlas Ibrahim Altarawneh**

**A Thesis Submitted to the University of Huddersfield in Partial  
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## Abstract

This research study aims to explore the current practices, policies and roles of training and development (T&D) within Jordanian banking organisations. It is an exploration of all the issues concerning T&D practices in terms of how the T&D process is conducted (how training needs are assessed, how T&D is delivered and how T&D programmes are evaluated); exploring top managers', T&D and HRM personnel's attitudes towards the importance of T&D in improving employees and organisational performance and the strategic position and roles of T&D in their organisations. This study aims to investigate all the problems and challenges that face T&D activities and searches for practical suggestions to improve the effectiveness of these activities. Finally, it aims to contribute to the understanding of HRD in differing cultural contexts. This research is mainly focused on top managers', T&D and HRM attitudes and viewpoints (perception) towards the research objectives.

The research has adopted a multi-methods approach. The data were gathered through a combination of semi-structured interviews with 15 top managers and a survey questionnaire addressed to the persons responsible for T&D within the targeted organisations. All Jordanian banking organisations were targeted in this study rather than a representative sample of these organisations; however, a purposive sampling strategy was used in choosing the participants of this study. In total, 15 top managers and 38 T&D and HRM managers took part in the study. The study reveals that, in the majority of the organisations, there is an absence of systematic employee training needs assessment and of effective procedures for evaluation. The banks prefer to send their employees to external training providers rather than train them in the banks. The most commonly used delivery method is off-the-job training, namely lectures, seminars and case studies. T&D is not characterised by strategic human resource development criteria (SHRD) and it plays a reactive rather than a proactive role in these organisations. T&D improves employees' skills, knowledge, attitudes and behaviour, but it does not increase employees' commitment and satisfaction. Also, T&D does not impact on profit, innovation and change, sales, absenteeism, turnover rate, job satisfaction and cost saving in their organisations, but it increases customer satisfaction, quality service and productivity. T&D faces many problems: lack of motivation among employees to attend T&D programmes; inaccurate TNA processes; poor training planning in terms of contents and delivery methods; sending inappropriate persons to the training programmes and lack of on-the-job training. To improve T&D effectiveness the researcher recommends many actions and decisions which need to be undertaken, as shown in sections 6.10, 7.6 and 8.2.4.

Finally, this study contributes to knowledge on the academic and practical levels as one of the first attempts at empirically investigating the nature and the extent of strategic T&D activities in Jordanian banks, identifying the main concerns and problems which face T&D activities, in addition to recognizing the vital roles of T&D in improving the organisations' performances. Thus, it raises the general understanding of the current T&D practices and management in Jordanian banks. It has brought together a large body of knowledge in management T&D, T&D in Arab countries, strategic T&D and T&D and performance relevant literature and unifies diverse schools of thoughts into one integrative perspective. This research integrates, refines and extends the empirical work conducted in the field of T&D in developing countries, since there is a lack of such studies. It raises some of the implications for managers and consultants, such as considering employees' motivation, enthusiasm and willingness, T&D time, the importance of incentive reward when managing T&D. This study provides useful guidelines in the form of the critical elements and factors that can enhance success in T&D in terms of TNA, training implementation, methods and evaluation process. The study also proposes several directions for future research.



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## List of Abbreviations

<b>Abbreviation</b>	<b>Terminology</b>
<b>T&amp;D</b>	Training and Development
<b>HRD</b>	Human Resource Development
<b>HRM</b>	Human Resource Management
<b>SHRD</b>	Strategic Human Resource Development
<b>ROI</b>	Return on Investment
<b>TNA</b>	Training Needs Analysis/Assessment
<b>HR</b>	Human Resources
<b>EFQM</b>	European Foundation for Quality Management- the Business Excellence Model
<b>RBV</b>	Resource-Based View
<b>ASTD</b>	American Society for Training and Development
<b>CIRO</b>	Context, Input, Reaction and Output Evaluation Model
<b>CIPP</b>	Context, Input, Process, Product Evaluation Model
<b>HMSO</b>	Her Majesty's Stationery Office
<b>TQM</b>	Total Quality Management
<b>EQA</b>	European Quality Award
<b>K-S</b>	Kolmogorov-Smirnov Normality Test
<b>X<sup>2</sup></b>	Chi Square
<b>CAQDAS</b>	Computer-Assisted Qualitative Data Analysis Software



## **Chapter One: Introduction**

The aim of this chapter is to provide a significant introduction to the study. It includes five sections. Section 1.1 provides a background to the study. Section 1.2 presents the research aims and objectives and section 1.3 discusses the rationale for research questions. The need for the study is presented in section 1.4 and, finally, section 1.5 presents the organisation of the study.

### **1.1 Background to the Study**

Organisations are surrounded by different political, economical, social and technological changes which create challenges to which they need to pay attention regardless of their size, location and industry (McCracken and Wallace, 2000; Nolan, 2002). These complex challenges have been characterised by the globalisation of economic activity, fragmentation of markets and the rapid introduction of new technologies infrastructure. These new and continuous economic conditions and changes have challenged the organisations to learn how to manage or confront these new changes quickly and successfully; also, they have created a need to introduce new innovative products and services within high quality standards and competitive prices to meet customers' needs (Ulrich, 1997; McCracken and Wallace, 2000).

Human resource management (HRM) has become a critical issue for organisations in recent years. The growing interest and concern with HRM has developed primarily because, for many years, organisations have used a number of factors as tools for creating superior performance and sustaining competitive advantage, which are considered as ultimate strategic objectives for any organisation. However, those traditional factors have become less powerful than they once were; what remains, as a crucial and differentiating factor is people and how they are managed (Pfeffer, 1994; 1998; Ulrich, 1997). Increasingly, organisations are relying on their human assets - the knowledge, competence and capabilities of their workforce - as a source of success. By its nature, the banking industry, according to Nolan (2002), is a labour-intensive service industry, depending on the social and technical skills of its people, their hard work and commitment for its success. It is, therefore, imperative for the organisations to develop effective HRM practices and policies that will enable them to attract, retain and motivate competent employees who will, in turn, contribute to the successful achievement of organisational objectives.

Therefore, an organisation's people are valuable assets that help the organisation to implement and achieve its corporate strategies and objectives successfully. They are the source of getting the work done effectively and efficiently and the source of innovation and creativity. Much attention has been given within organisations to human resource development (HRD) activities, particularly to training and development (T&D), which aims to prepare and provide people with the required new skills, knowledge, methods and work strategies to carry out their current and future responsibilities. Organisations should understand the critical role of HRD through T&D and should invest more in systematic T&D activities as the way to increase human capital, which is considered an important base for the success of any organisation (DTI et al., 2000).

Many authors have argued that, in order to deal with the continuous environmental challenges, organisations must understand the vital role that learning and development will play in ensuring their survival. Accordingly, every organisation must recognise the importance of developing the knowledge, skills and abilities of its employees (Mondy et al., 1999). This requires serious consideration to be given to HRD which, in today's changing world, is seen as fundamental to the evolution of a flexible, efficient workforce (Garavan, 1991; Nolan, 2002). Hughes et al. (2004) argue that, in recent years, there has been renewed interest in the importance of education and training in furthering the goals of economic progress, fuller employment and social integration. This resurgence of interest coincides with a new emphasis on life-long learning, both responding to rapid changes in the organisation and technology of economic activity as well as increasing uncertainty and flexibility in labour markets. In a similar vein, Nolan (2002) contends that few academics or practitioners are likely to dispute the potential impact that T&D can have on organisational success. It plays a critical role in raising the quality of service offered, particularly in service industries where service quality continues to be a vital characteristic distinguishing one company from another. Mullins (1998) also maintains that training is potentially one of the most important motivators. It is a key element in the ability, morale, job satisfaction and commitment of staff, and in the improved delivery of service, and customer relationship and economic performance.

T&D is supposed to provide employees at all management levels with the up-to-date skills, knowledge and information needed to perform their responsibilities effectively



and efficiently. T&D plays a very important role in human improvement to meet an organisation's strategic objectives. T&D is defined as "*a planned, continuous effort by management to improve employee competency levels and organisational performance*" (Mondy et al., 1999: p.254). The distinction between 'training' and 'development' is that training is concerned with enhancing and improving individuals' skills, knowledge, behaviour and attitudes in order to be able to conduct their current job effectively, while development activity is concerned with developing individuals' skills, knowledge, attitudes and behaviour in order to be able to conduct their future job effectively. Nevertheless, although training is concerned with current or present jobs, its benefits may continue throughout the employees' entire career and help in preparing them for future promotion. Werther and Davis (1996) assert that the distinction between training (now) and development (future) is often blurred and, primarily, one of intent. Therefore, in this study they were treated as being one activity.

There is a huge argument among authors regarding T&D effectiveness in achieving or increasing organisational performance. Most organisations have evaluated their T&D activities to determine if they have improved the performance and productivity of the organisations. However, proving T&D effectiveness in achieving organisational performance criteria, such as profit, quality, customer satisfaction, return on investment (ROI) and market share, is not an easy task which means that this stage (evaluation) in the training process is ignored in most organisations (Burrow and Berardinelli, 2003; Grove and Ostroff 1990; Redshaw, 2000; Shandler, 1996). That difficulty is due to many factors: T&D benefits accrue over a long period of time; there are many other intervening variables; there are many other factors that could influence employees' performance; most T&D outcomes are subjective, complex and difficult to be measured (Shandler, 1996; Redshaw, 2000; Burrow and Berardinelli, 2003). Redshaw (2000) suggests that, when evaluating the effectiveness of T&D on organisational performance, organisations should not try to evaluate the effectiveness of the organisation as a whole, but break the evaluation down into smaller workable fields. As a result of the difficulties of measuring or proving the effectiveness of T&D on the final organisational results, T&D has been considered in many organisations as a waste of money and time, a cost which needs to be minimised and as an ineffective process in attending to the organisation's objectives which, as a result, excludes T&D policies and strategies when formulating an organisational strategy.

In recent years many authors and commentators have argued that T&D should be an influential activity in the organisation, in terms of helping the organisation to gain superior performance and achieve its strategies or objectives, playing a more effective role in the organisation and shifting from playing just a reactive role to playing a proactive role. In order to be so, HRD activities should be strategic, that means integrating and deriving HRD activities' strategies, policies and plans with, and from the overall organisation strategy, policies and plans (Garavan, 1991; Garavan et al., 1995; Lee 1996; McCracken and Wallace, 2000; Nolan, 2002; Berge et al., 2003; Walton, 1999). Garavan (1991: p.18) defines strategic HRD (SHRD) as, "*the strategic management of training and development, and of management professional education interventions, so as to achieve the objectives of the organisation, while at the same time, ensuring the full utilisation of the knowledge in details and skills of individual employees*". Also, Harrison (1997) argues that SHRD involves the configuration of T&D with the organisation's missions and goals. Therefore, the main ideas of SHRD are that T&D should be integrated and linked with the organisation's strategic planning process, should be supported by top management and line managers, should have clear formal strategies, plan and policies, should participate in formulating the organisation's corporate strategies and objectives and should play a proactive role, rather than consisting of reactive interventions designed to response to the specific organisational problems. Further exploration of this concept is provided in Chapter 3 of this thesis.

In Arab organisations, training is supposed to be the most crucial factor facing development in the third world. Murrell (1984) states that few people would disagree that one of the most important challenges facing the third world is the training and development of its people. However, practically in most Arab organisations T&D is not recognised as an important strategic organisational function which contributes to the organisation's success. Instead, it is viewed as a vacation activity or leisure time which is given to some people, usually to the managers' relatives and friends. In Arab countries T&D has been influenced by Arab executives who work within a social structure where family and friendship play important roles in their management style and leadership. So, there is a conflict between what should be done relating to the T&D decision and what is constrained by the organisational culture (Bahar et al., 1996; Taylor, 1996; Abdalla and Al-Homoud, 1995; Wilkins, 2001). Abdalla et al. (1998) found that Arab countries perform some aspects of the management of T&D in

a way consistent with modern management theories and practices, but still they are highly deficient in the training needs assessment (TNA) and programme evaluation phases.

Moreover, Agnaia, (1996) found that assessing T&D needs by performance reports or by bosses' views does not always reflect the true situations and needs of employees because they may be unclear, may not have been prepared recently, or may be subject to family, kinship, tribalism and friendship ties. In addition, western T&D managerial practices, programmes and techniques have been used and applied in these organisations without any consideration being given to whether they work in the context of the socio-cultural environment of these organisations. As a result, the application of these practices does not usually work, so it remains a waste of time, resource and effort.

## **1.2 Research Objectives**

It could be argued that this study is an exploratory attempt conducted in the context of the Jordanian banking sector, aims to add more to, enrich, and fill the gaps in the literature of management T&D, SHRD, T&D management in Arab countries. In one sentence it is an exploratory study conducted in Jordanian banking organisations, aiming to explore the current practices of management T&D and evaluating its strategic position and role in helping the organisations to improve their performance. Therefore, this study is specifically concerned with achieving the following research objectives.

1. To explore current management T&D practices in Jordanian banks; management of Training Needs Assessment (TNA) process, T&D delivery and management of training evaluation process.
2. To explore the strategic position and role(s) of T&D function in Jordanian banks: specifically, to identify whether existing T&D function is characterized by the strategic HRD criteria provided by Garavan et al. (1995); to discuss the roles of T&D function in terms of helping the organisation to implement, shape and/or formulate its corporate objectives and strategies based on Lee's (1996) Training Maturity Model; to discover if T&D improves employees' and organisational performance.
3. To identify the most important concerns, problems, and challenges that may face T&D functions and programmes in Jordanian banking organisations,



including challenges of transferring skills and knowledge into work places and applying western managerial practices.

4. To propose practical suggestions, based on the participants' viewpoints to tackle T&D problems and challenges that exist in Jordanian banking organisations.
  5. To contribute to the understanding of HRD in differing cultural contexts.
- Therefore, a comparison among bank groups is to be made to identify whether Jordanian bank groups share the same T&D management, practices, roles, problems and challenges.

### **1.3 Research Questions**

This research is concerned with answering the following exploratory questions.

1. What are the current T&D management practices in Jordanian banking organisations in terms of how is Training Needs Assessment (TNA) conducted, what are the training delivery methods and how is training evaluation and follow-up conducted?
2. Is the T&D function strategic, mature and effective in terms of helping Jordanian banks to improve their performances?
3. What are the main problems and challenges that could influence the effectiveness of T&D in Jordanian banks?
4. What needs to be done to tackle the main problems and challenges of T&D to improve its effectiveness?

### **1.4 The Need for the Study**

The importance of this study comes from the increasing interest in T&D in the world in general, and in Jordan in particular, to develop, improve and upgrade the performance of human resource to achieve the required level of effectiveness and to remain successful. The review of the relevant literature on T&D, SHRD, T&D in Arab organisations and on the impact of HRM activities on organisational performance (provided in Chapters 2 and 3) shows a real need for this study. The review of the literature on SHRD shows that this concept is a relatively new trend in looking at T&D as an important strategic function that could influence or help in improving the organisational performance through linking T&D plans and strategies to the overall business strategies. SHRD, or strategic T&D, is not found in most organisations. Much work is needed in this relatively young academic discipline (Lee,

1996; Garavan et al., 1995; McCracken and Wallace, 2000; McCarthy et al., 2003). Most successful organisations look forward to seeing the time when T&D will be proactive in terms of being the tool by which the organisations' strategies will be formulated, or help in shaping the organisations' strategies, rather than playing a reactive role in terms of implementing the organisations' strategies. The literature shows that T&D in most organisations is still reactive and sometimes an isolated, stand-alone process, planned interventions designed to react to the current organisational needs (Lee, 1996). Eastgate (2000), Kirkpatrick (1979), Bedingham (1997) and Redshaw (2000) argue that, although T&D plays a critical role in organisational performance, it is viewed very differently in different organisations. It may be considered as an unnecessary, underused and unrecognised function. Some organisations find that T&D does not contribute to employees' commitment; sometimes T&D is considered as a costly function which consumes much money and time, but it is just a waste of money and time in some organisations. In addition to the difficulties in measuring and evaluating the impacts of T&D in financial terms, the management in most organisations does not believe in the importance of T&D in improving the overall organisational performance, since T&D could not prove its effectiveness in terms of calculating ROI. Garavan (1991, 1995 and 1999) provides a SHRD model by which T&D could play proactive roles and impact on the final organisational results. The literature shows that these models need more studies to explore and examine them. Nolan (2002) believes that much more work needs to be done in the field of HRD. As long ago as 1970, Leonard Nadler remarked, "*one of the challenges presented today is how to assist small organisations in developing their human resources*" (Walton, 1999: p.325). So, this study explores whether T&D is characterised by Garavan's (1991) SHRD criteria and explores where T&D roles could be categorised within Lee's (1996) Training Maturity Model; in other words, it evaluates the strategic position, role or degree of T&D in Jordanian banks. Also, it aims to explore the motivation to provide T&D in Jordanian banks and how T&D is considered there.

Arab countries have given more attention to T&D by agreeing that T&D is the appropriate approach to overall development. In Jordan T&D has been a subject of increasing interest and debate in recent years. There is an obvious continuous change nowadays in Jordan toward more privatisation, globalisation and more direct foreign investment because Jordan is more open to the world than other Arab countries. This



change has required more attention to managerial practices in general, and to T&D in particular, to improve the Jordanian workforce. However, the literature review on T&D in Arab organisations shows a lack of relevant studies in the field of T&D practices and management. However, there are few available studies which revealed the need for more studies to fill the gaps in the field of the current T&D practices and management in Arab countries. The literature shows that, in many Arab organisations, training is still not recognised as an important organisational function which contributes to the organisation's success. Instead, it is viewed as a vacation activity or leisure time which is given to some people, normally to the managers' relatives and friends. That indicates that T&D and other managerial functions have been influenced negatively by socio-cultural factors resulting from Arab culture. T&D is viewed as a waste of money and time since, usually, T&D programmes/functions are based on western managerial principles and training programmes. This raises the question of whether or not these western managerial methods and techniques work in Arab organisations in the context of the current culture.

Moreover, the literature shows that, in most of Arab countries, T&D is not conducted in a professional manner, in terms of TNA, nominating the trainees, implementing the programmes and evaluating the programmes. In this regard, Abdalla and Al-Homoud (1995), Bahar et al. (1996) and Abdalla et al. (1998) argue that many Arab organisational practices, in terms of their T&D management, are deficient because of the lack of systematic planning, implementation and the evaluation phases. In addition, T&D is a stand-alone process or concrete event rather than an important part of an overall organisational strategy of improvement. Other important findings from a few previous studies are that T&D programmes are influenced largely by personnel connections, nepotism, sectarian and ideological relationships and friendships that reflect cultural pressures.

T&D in Arab organisations does not work, although they spend much money and effort. Therefore, this study adds more to the Arab T&D literature by exploring the current T&D practices and situations in the Jordanian banking sector, identifying all of the T&D problems and challenges and searching for practical solutions to these problems. In supporting the need for this research, Durra (1991) suggests that systematic empirical studies ought to be researched in Jordanian organisations

regarding T&D, designing training programmes and evaluating their outcomes; until now littler has been done.

The review of the literature on T&D-organisational performance and evaluating T&D effectiveness shows that there is still a need for many empirical studies in the field of understanding the processes by which HR practices might have an impact on organisational performance. The lack of empirical studies in this field is largely because of the difficulties in measuring HR activities impacts on organisational performance empirically (Snyder and Sadri, 1995; Kirkpatrick, 1979; Eastgate, 2000; Redshaw, 2000). In addition, it shows the following points.

- There is a lack of previous empirical studies linking HR practices to organisational performance. In general, the relationship between HRM practices and organisational performance has been neglected in empirical studies (Guest, 1997).
- Most of the available studies have emphasised or studied the impact of bundles of HR practices, rather than individual HR components to exploit the potential for complementarities or synergies among such practices.
- Very few studies have examined the impact of training on organisational performance, such as Russel et al. (1985).
- The popular literature which examines the impact of HRM practices on employees' behaviour, improving organisational effectiveness, thus providing competitive advantage is the most controversial (Worsfold, 1999).
- Most of the available empirical studies have revealed different and/or conflicting findings and results.

Moreover, Horwitz (1999) asserts that there is still a lack of appropriate robust studies on the practical implications of SHRM and SHRD. There is an unresolved debate regarding best practice HRM models versus contingent, resource-based views and firm-specific approaches. Also, Dyer and Reeves (1995) and Wright et al. (2003) argue that there is still a need for many other empirical studies in the field of HRM-performance and in understanding the processes by which HR practices might have an impact on performance, since very little empirical research has examined multiple potential linkages.

Therefore, the main significance of this study lies in being the first overall exploratory study which aims to explore current T&D practices, situations and roles in Jordanian banks and to explore T&D strategic position and strategic role in improving organisational performance. Jordanian banks were chosen as the subject for this study since, by their nature, banking organisations are people-oriented; their success depends to a large extent on their employees' competences and capabilities. Although banking organisations are well known for the obvious attention they pay to training and developing their employees and, although these organisations appear to spend more money on T&D than do any other organisations in Jordan, nevertheless, many of their employees and regional managers claimed that what these organisations provide for them is not effective, is not enough and does not work. That was what the researcher found in her preliminary study that aimed to formulate the research questions and objectives based on real managerial problems before starting her research. In banking organisations, top managers are considered as the key decision makers; their commitment and support is very important for T&D success. Also, T&D and HRM managers are considered as the most knowledgeable people, in terms of T&D issues, therefore, they were chosen as respondents for this study. Both qualitative and quantitative approaches were used in order to achieve the study objectives because using both approaches provides the researcher with greater insights into T&D issues.

### **1.5 Organisation of the Study**

This thesis contains eight chapters.

*Chapter One: 'Introduction'.* This chapter provides an overview of the background to the study. Also, it presents the research objectives and questions in addition to the significance and the need for the study.

*Chapter Two: 'The Context of the Research'.* This chapter provides a useful discussion of the context in which the current research has been conducted. In addition, this chapter identifies the true lack of previous studies in the field of T&D in Jordan and other Arab countries, therefore, it raises the importance of this study.

*Chapter Three: 'Strategic Human Resource Development (SHRD), Effective Training and Development (T&D) and Organisational Performance'.* It provides a review of the literature related to human resource development (HRD), T&D and Strategic HRD



(SHRD). This includes T&D definitions, roles, objectives and SHRD criteria. Moreover, this chapter provides a systematic approach to T&D and, finally, it includes some aspects of organisational performance, in relation to T&D, as the way for evaluating T&D effectiveness and contributions to an organisation's performance.

*Chapter Four: 'Research Methodology and Design'.* This chapter aims to present an extensive investigation of the methodological issues concerning this study. It starts with an overview of the research design and philosophy including the type or approaches of research, followed by justifications for the chosen study research methodology and design, including the population and the sample. In addition, in this chapter the two main data collecting methods used in this research for primary data collections are discussed, namely, semi-structured interviews and personally administered questionnaires, in terms of their design, structure, content and all other issues related to each method. Finally, the chapter ends with discussion and justification of the statistical methods and techniques appropriate to answer the research questions and objectives.

*Chapter Five: 'Quantitative Data Analysis'.* This chapter aims to present the results of the questionnaire responses (quantitative data). However, the findings of this chapter, together with the findings from the interviews, are discussed in Chapter 7.

*Chapter Six: 'Qualitative Data Findings and Analysis'.* The main aim of this chapter is to present and analyse the qualitative data produced from the semi-structured interviews. In addition, this chapter aims to present the analysis from other qualitative data resulting from further comments of the questionnaire participants. The chapter includes the following sections: top managers' view points about the strategic position of T&D in their organisations; top managers' views on the importance of T&D to their organisations' performance; top managers' views on T&D problems and obstacles; general questions regarding top managers' satisfaction or otherwise with the T&D function in their organisations; top managers' view of the application of the acquired skills and knowledge and what they think, as decision makers, needs to be done to improve the T&D situation.

*Chapter Seven: 'Discussion of Overall Quantitative and Qualitative Data and Findings'.* In this chapter, the results of data analysis presented in Chapters 5 and 6 are discussed. It provides a thorough discussion for each result which has emerged from both data analyses (quantitative and qualitative). It triangulates the findings from both the questionnaire and the semi-structured interviews. In addition, comparisons with other related studies are provided in this chapter. It could be said that this chapter is the most important one in this research. It links all the chapters of the study together; it is about interpretation, triangulation and linking the theory with the practical issues related to T&D.

*Chapter Eight: 'Conclusions, Implications and Directions for Future Research'.* This chapter summarises the major findings of this study. In addition, contributions and limitations of the study as well as directions for further future research, are presented.



## **Chapter Two: The Context of the Research**

### **2.1 Introduction**

Arab countries have recently paid more attention to management training and development and managerial personnel as they recognised that achievement of modernisation, development, organisational effectiveness, competitiveness and globalisation required, in addition to the capital funds and government commitment, a well-qualified and skilled workforce. The insufficient supply of competent, educated and trained people, especially managers, is one of the most critical features of developing countries, including Arab countries, which has led Arab governments and businesses to pay more attention and efforts to management development (Atiyyah, 1993; Al-Madhoun et al., 2003). Under European colonial rule, Arab managers learned about modern management principles and practices. However, after independence they suffered from different problems relating to the lack of talented, competent, well-educated, efficient and trained people and the lack of professional and managerial staff, which have become critical factors of development in these countries (Al-Faleh, 1987; Atiyyah, 1993). Arab countries declared the 1980s as the decade of administrative development. However, little research has been done about management T&D (Abdalla and Al-Homoud, 1995).

Al-Faleh (1987) and Durra (1991) argue that, in Jordan, there has been frequent debate on the value of increasing the country's development. There are those who believe that T&D leads to no substantial improvement in management performance, while others believe that the problems do not lie in the concept of T&D itself, but rather with the training methods, materials and teaching approaches being used.

According to Atiyyah (1993), some Arab countries, including Jordan, rely heavily on the indigenous managerial workforce, while the oil-rich Gulf States tend to recruit large numbers of foreign qualified staff, including managers. This, in turn, creates another problem regarding whether western managerial theories, principles and practices could be applied in Arab organisations or not. Many researchers, training specialists and managers in the Arab states describe training effectiveness in their countries as being generally "low". That refers to many reasons and implies doing so many things to handle T&D problems in Arab organisations. Moreover, Atiyyah (1993) contends that management development in the Arab countries is at the low commitment low activity stage due to the lack of recognition of its contribution in

improving organisational performance. The lack of well qualified, educated and trained managers, in addition to the lack of professional managerial staff, has affected development projects and activities negatively. As a result of the lack of competent people, individuals with minimum qualifications and experiences occupy very professional, important jobs (Al-Tayeb, 1986; Sadiq, 1980).

Jordan, like any other Arab country, has been influenced by traditions of family, tribe, village and religion. More information about Jordan is available in Appendix A. Muna (1980) points out that Arab managers live and work within a social structure where family and friendship are the dominant attitudes. Therefore, this chapter presents the context of this research. It provides what has been found regarding to T&D in Arab organisations. It is important to say that there is no extensive literature to be found relating to T&D practices in Arab countries, particularly in Jordan. Specifically, this chapter aims to identify and explore the main cultural, social and organisational factors that influence managerial practices, including T&D effectiveness in Jordan and other Arab countries. In addition, it aims to raise the issue of whether or not western managerial techniques or practices could be applicable to Arab organisations. Also, it aims to provide a general background relating to the management T&D in Arab countries, in terms of training need assessment, designing training programmes, training techniques and methods, and the ways in which T&D effectiveness are evaluated. Moreover, the experiences of some Arab countries regarding managing T&D function or programmes are explored.

## **2.2 Factors that Influence Managerial Practices in Arab Organisations**

Jordan and other Arab countries share the same culture, social values and norms, religion and language, irrespective of the differences of political and economical issues. These socio-cultural factors influence managerial styles and practices, including T&D. Arab people, like those in many other nations, have their own culture that affects their life aspects, including managerial practices. The strong roots of Arab culture stem from history, religion, traditions and the past and present philosophical, political and economical ideologies. Arab culture has a great influence on the individuals and managerial practices and behaviour and on all types of management development programmes offered (Al-Faleh, 1987). Ali (1995) goes further by saying that management practices are a product of culture and individual understanding, which are derived from social norms, values and beliefs.

Al-Faleh (1987) summarizes cultural influences on the Arab managerial styles.

- Organisations' employees act with respect and conformity in the formal hierarchy of authority; an authoritarian management style is predominant.
- An organisation's members are motivated by affiliation and power needs rather than by performance objectives; hence, social formalities are very important.
- Managers show high commitment towards social obligation and objectives over business performance objectives.
- Kinship and friendships ties are very important for successful group and team working.
- Nepotism is regarded as natural and accepted. Thus, managers view their organisations as family units and value loyalty over efficiency; also, they have strong adherences to the open-door tradition as an integral part of underwritten or informal organisational structure.
- Time and punctuality are of less concern than in western culture and managers rely on family and friends for getting things done within the organisation.
- A low trust climate and political gamesmanship characterises organisations, together with close information system.

Socio-cultural influences resulting from Arab culture and Islamic rules and principles affect and shape all Arab life aspects, including managerial practices. Regarding the social value and norms, they play a crucial role in shaping work values and commitment. In this regard, Ali (1995) argues that Arab managers are people-oriented and value that approval of their peer group associated more than individual fame. Muna (1980) contends that family, friends and community largely affect Arab managers' thinking, thoughts, beliefs, decisions and practices.

On the other hand, religion and family are very important influential factors in the Arab community. Their effects are more obvious than demographic or organisational variables. Ali and Shakhis (1991) argue that a family man is the ideal Arab manager who looks after his family business and is willing to lend a helping hand when required. He is normally honest, wise, generous and committed to his extended family and community. In Arab society family plays an important role in creating a system that implies and creates loyalty and obligation, which each family member should respect. Thus, Arab people believe strongly in personal and social contact relationships as important elements for more efficiency rather than formal procedures.



Al-Faleh (1987) argues that Arab people rely more on family power, nepotism and social relationships to get things done within the organisation, rather than relying on personal qualification, experiences, abilities and training.

Islam is the religion of the vast majority of Arabs. It influences and shapes Arab people's life aspects. Islam is based on belief in God, hard work and equality among people. It also emphasises honesty, trust, loyalty and flexibility (Ali, 1995). Any organisational change must take Islamic work ethics and norms into account (Ali, 1996). In this regard, Pezeshkpur (1978) conducted a study aimed to compare Middle Eastern and American managerial characteristics. He found the following results.

- Middle Eastern managers believe that God actively controls their activities, duties and jobs. This implies that these activities and duties should be based on Islamic work ethics and principles.
- The position of an individual is determined by his family position, name and power, and on his personal, social contact and relationships. So, as long as your family is strong and well-known, and as long as you have the ability to make a wide social and personal relationships and communication, you will get every thing you want even if you do not have the rights, qualifications or experiences. In other words, even if you do not deserve it.
- Arab managers consider the importance of loyalty. So that, when the choice between loyalty and competences takes place, people with poor qualifications can undertake a very high position with the support of a series of supervisors' recommendations (favouritism, nepotism). Therefore, loyalty is the only determining factor, authority is rarely delegated, rules and procedures are flexible, recruiting and appointing people is based on social ties, personal relationships and family power are more important than good qualifications and education or experience. As a result of all these issues, organisational performance will be affected negatively.
- On the other hand, American managers are less affected by religion, social value and norms. Status is achievement-oriented.
- Individuals are recruited to fit the design and functions of the organisation.
- The conception of loyalty can apply to non-human entities such as an organisation.



Moreover, the socio-cultural factors, the economical and political environment influence Arab management practices. In this regard, Atiyyah (1993) argues that a high degree of political instability has led Arab businessmen and managers to favour low-risk, short-term investment. In making their decisions, they rely mainly on their intuition and business sense rather than on relevant and reliable information. Al-Faleh (1987) describes Arab management planning as reactive and crisis-oriented rather than proactive. Innovation, creativity and change are activities which are mostly punished, not encouraged. An Arab organisation is a closed information system with low-level disclosure to organisation stakeholders, constant change and high level of uncertainty of work.

Arab managerial style is described simply by many people as paternalistic and authoritarian leading to the centralisation of the decision-making process. Consultative styles of decision-making are the dominant styles, carried out based on a person-to-person basis, thus avoiding group meeting. Moreover, decisions are made in an informal and unstructured manner (Al-Faleh, 1987). Managers who adopt a personalized style normally ignore formal structures and rules. Therefore, centralisation, authority, power, prestige and symbols are highly valued in Arab societies. All management positions and jobs differentiate according to the level of authority. Ali (1989) and Muna (1980) argue that Arab managers prefer the collectivism style in their decision making rather than individualism. In other words, consultation style, which is one of the most important political principles of the Islamic work ethic, is the dominant style. Atiyyah (1993) classifies Arab managers' style into two types: traditional and modern. The traditional style is characterised by the refusal of female employment and the use of interest-bearing business to adopt universally accepted modern work methods and value, such as efficiency and hard work. On the other hand, modern managers are characterised by the utilisation of modern management techniques and practices, but they practise nepotism and favouritism.

Thus, many Arab researchers have argued that national culture has its effect on the individual, as well as on organisational performance in Arab organisations. Socio-cultural factors create concerns for the effectiveness of transferring western management T&D programmes into Arab organisations, which tend to concentrate on seniority rather than merit, reactive managerial style instead of being proactive. Also,

where nepotism and favouritism are the ways in which work gets done rather than fairness, qualifications and work objectives. In this regard, Atiyyah (1993) argues that, in Arab organisations, behavioural changes directed to battle nepotism, favouritism, family power and authoritarian decision making and personalised management style should be encouraged. As has been shown, such cultural-social factors negatively influence managerial practices, including management T&D. That is when, for example, a training programme is designed and involves trainees who attend the programme, not because they need it, but because they are relatives or friends of the top or line managers or any of the HR staff (nepotism, favouritism and kinships ties and relationships). However, management development can play an important role in changing, or at least modifying, such bad practices resulting from socio-cultural factors, through concentration on good or health organisational attitudes and skills which are culturally supported and do not conflict with the social norms and values.

### **2.3 Do Western Managerial Development Techniques and Programmes Work in Arab Organisations?**

Developing countries, including Arab countries, have invested heavily in resources, time and effort to adopt managerial development practices and theories developed in western developed countries. Most Arab organisations are well equipped with state-of-the-art communication and data processing technologies and use western-made systems and techniques. Much of the hardware and software used in Arab organisations is western in origin; however, the ways in which these techniques and programmes are used and managed are different. The questions are: Do these theories and practices work in Arab organisations? Does what is working in American or British organisations work in Jordanian or any other Arab organisations? Some argue that it should be; others argue that the social-cultural environment in developing countries has built-in features which could be described as inhibitors of development, which provokes an external locus of control in an individual life: religiosity and familism make individuals prefer the well-being in their family and tribe in preference to their own individual well-being (Weber, 1958). Therefore, it could be argued that western managerial methods, theories and practices transferred to Arab organisations mostly do not work as they do in western organisations. Many Arab researchers have argued that the overemphasis on family ties and interpersonal networks, in addition to the cultural differences in the Arab countries, may make the

application of any foreign managerial practices and theories difficult. Thus, serious considerations should be made before any attempt is made to transfer western managerial practices and theories to Arabic culture.

In this regard, it is important to mention Hofstede's (1980) study on this matter, which has done a lot of research on international cultural differences. He suggests that four cultural dimensions distinguish between developed and developing countries.

1. Power distance: *"the extent to which a society accepts the fact that power in institutions and organisations is distributed unequally"* (Hofstede, 1980: p.45).
2. Uncertainty avoidance: *"the extent to which a society feels threatened by uncertain and ambiguous situations by providing career stability, establishing more formal rules, not tolerating deviant ideas and behaviours, and believing in absolute truths and attainment of expertise"* (Hofstede, 1980: p.46).
3. Individualism: implies a loosely knit social framework in which people are supposed to take care of themselves and their immediate families only, while collectivism is characterized by a tight social framework in which people distinguish between in-groups and out-groups; they expect their in-groups (relative, clan, organisations) to look after them and, in exchange for that they feel they owe absolute loyalty to it.
4. Masculinity denotes: *"the extent to which the dominant values in society are 'masculine' that is, assertiveness, the acquisition of money and things, and not caring for others, the quality of life, or people"* (Hofstede, 1980: p.46).

Kanungo and Jaeger (1990) have characterised that the socio-cultural environment of the developing countries compared to the developed countries is relatively high on uncertainty avoidance and power distance and low on individualism and masculinity. Uncertainty avoidance dimension has influenced developing countries business performance through making individuals unwilling to accept risks and organisational change and individuals tend to be dependent on outside forces for life outcomes, also to develop an external locus of control (fatalism beliefs and thoughts).

Low individualism and collectivism implies that an individual's identity is derived from his/her membership in family and community's values and social norms. Moreover, work for the individual is not for self-fulfilment or self-expression; rather, it is a means to maintain the family, to provide for the well being of aged parents,



spouse and children. Hence, employees accomplish their tasks and jobs not achieving job objectives or for achieving self-fulfilment and expression, but to acquire money to live. The high power distance in developing countries has implied that managers and employees accept their respective positions in the organisation's hierarchy and operate from these fixed positions. Managers do not view employees as people like them; neither do the employees consider them as their managers. Low masculinity implies that the orientations of employee are towards people or personalized relationships rather than towards performance. Thus, people perform their duties not because they want to achieve job performance goals, but to satisfy some affiliative social needs and obligations.

Wilkins (2001) conducted a study that aims to investigate the appropriateness of western specific management development programme (British NEBS Management (NEBSM) qualifications) and to identify the factors that may impact upon its effectiveness in the Arabian Gulf region. In particular, the study aims to assess whether language and/or certain aspects of culture either hinder student learning and development or present particular difficulties for trainees or trainers. He found that both trainees and employers agree that the content and assessment methodology of the NEBSM programmes are relevant and appropriate for the Gulf region. Low ability in communicating in English was identified by trainees and trainers as the biggest problem-preventing student learning and effective participation on management development programmes.

Wilkins (2001) warns that, when using foreign expatriate trainers, there is always the danger that the local needs will not be accurately or adequately assessed or understood. There are many aspects of the local culture that may be unfamiliar to expatriate trainers, such as organisational culture and the allocation of responsibilities within organisations, local labour economics, the influences of religion and the expected style of leadership and communication.

He also provides very important strategies which foreigner trainers need to be aware of. As most Arabs prefer to talk rather than to read or write, trainers need to use face-to-face interaction to produce the trust, support and encouragement that are required for trainees to learn effectively. The school systems in the Gulf States generally encourage students not only to respect their teacher, but also never to question or challenge them. Therefore, it may be difficult for a trainer to assess accurately their

own performance, as trainees often prefer to be uncritical. Moreover, it is necessary for trainers to be creative with regard to the learning strategies they adopt and the training materials they use if they are to motivate the interest of students and overcome the cultural barriers to achieving effective learning. They also have to be good communicators with strong interpersonal skills and they need to be supportive and able to empathise with students in order to motivate them and ensure their participation in class activities. It can sometimes be particularly difficult to get females participating in mixed gender groups, because males and females are segregated in many aspects of day-to-day life.

Wilkins (2001) reports that most trainers reported that it is difficult to teach local Arab trainees in the same style that they would to trainees from English-speaking countries. Trainers have to explain many of the expressions and much of the jargon they use. If they do not, despite the fact that students do not understand, they will not ask for clarification or explanation; more likely they will just sit quietly perhaps nodding their heads as students who understand what is said might do. This happens because trainees will not want to expose their weaknesses in front of others, who may perhaps also be their work colleagues. While it may be that local Arab candidates are unfamiliar with technical terms, many which often derive from Western culture, trainees often do not adequately understand everyday language particularly informal language.

To avoid social-cultural influences on managerial practices, Mendonca and Kanungo (1996) argue that developing countries could not radically overhaul their social-cultural environment, rather, they can superimpose on the indigenous work culture of western management techniques and practices. This implies that, when employees arrive at work, they have to leave their cultural baggage and pick up it at the end of the work. However, transferring western, managerial development techniques and programmes to the developing countries, including Arab countries, does not work; not because of any problems or deficiencies of these techniques and programmes, but because they are transferred without any regard to their congruence with the local work culture and conditions (cultural differences between developed and developing countries).

Cultural fit is the most important consideration and should be given more attention when transferring western managerial practices and techniques. In this regard, Smith and Bond (1993) have noted that management development programmes are not context free but, in fact, depend on the cultural baggage of the participants and their organisations. Therefore, for successful application of programmes, techniques and processes, these programmes and techniques should fit the internal work culture that involves norms, values and attitudes of an organisation's managers and subordinates who are responsible for effective implementation of these programmes and techniques.

To overcome the socio-cultural constraints and obstacles many steps need to be taken into account. Organisations need to apply systematic systems, processes and procedures for effective performance in such a way that remove negative cultural values, beliefs and attitudes, while building on those values and beliefs which have the potential to enhance the effectiveness. Managers need to function in their jobs as mentors or coaches instead of in a highly controlled and authoritarian style; also, through increasing employees' self-efficiency by removing bureaucratic and other organisational constraints and making gradual increments in employees' task complexity and responsibility accompanied by necessary training.

Moreover, Arab organisations, which rely on ready-to-use western T&D programmes and techniques, or organisations that apply and utilize western managerial theories and practices, need to be aware of the application of these theories, practices and techniques in their workplace environments. Thus, when transferring western managerial and developmental theories, programmes and practices, Arab organisations should take into account their unique organisational and national culture. In other words, it is important to familiarise western development managerial theories, practices and trainers with cultural characteristics of the Arab societies and local organisational conditions because what are suitable for western organisations may not be suitable for local Arab organisations needs and conditions. Moreover, training contents and curricula must be written for Arab participants or carefully selected and modified, if necessary, from available foreign sources.



## **2.4 Management T&D Problems and Obstacles**

T&D faces different problems and obstacles in Arab organisations. Atiyyah (1993) argues that the effectiveness of most training programmes in Arab countries is generally low, due to the inadequate need analysis or assessment, irrelevant curricula, unparticipative training techniques and lack of reinforcement. Moreover, training is not considered an important function to be conducted regularly; instead, it sponsors symposia, occasions or events in which a number of theoretical papers on current topics are presented to a large invited audience.

In Jordan, little literature was found relating to the management T&D; however, Al-Tayeb (1986) highlights the following T&D problems and obstacles in Jordan:

- theoretical approach in training programmes
- relying on lectures and group discussion as primary T&D methods and techniques
- lack of top management support and partnership
- huge workloads because of over centralisation, the need for competent trainers and the scarcity of training and scientific material.

Moreover, in Arab organisations, training often concentrates on middle and low-level management only, rather than on top management level. Al-Hadad (1996) sets out some important points regarding management T&D in Arab organisations.

- Most training programmes are described as the widely used approach, because they are applied by several organisations without distinction.
- Organisations normally tend to adopt the training-related-to-cost approach. Thus, they reduce training costs without giving any attention to the quality of the programme.
- The training function is just a group of lectures followed by certificates rather than a complete system and systematic process.

Another important problem regarding T&D situations in Arab organisations is that training is considered as a “stand alone” process with no ties or links to other organisational parts of the total development system (Abdalla and Al-Homoud, 1995). In some Arab organisations training time is viewed as vacation or leisure time for trainers who leave their current jobs for the lecture room or a game for fun time. This means that Arab organisations do not consider the strategic importance of T&D functions to achieve organisations’ corporate objectives and strategies.

However, the effectiveness of T&D functions and programmes depends upon the country's availability of economic, political and social support and the financial and technical facilities. Stifel et al. (1978) suggest that, for a successful administrative reform plan to build professional capabilities, training objectives should be consistent with the future work requirements. Also, it is important to make training as local as possible to ensure its effectiveness by keeping external training limited to a few specialists, who save costs and are preferable to the local capabilities in the training and research field. However, most of training programmes and reform plans conducted within Arab organisations were ineffective and inadequate. Al-Tayeb (1986) views development level as modest, while Atiyyah (1993) views it as low. Al-Humoud (1989) argues that the concentration on achieving quantitative outcomes from T&D programmes intentionally draws the attention away the more significant qualitative criteria of effectiveness. Durra (1991) contends that the training institutes have failed to realise any significant change in the attitudes and practices of Arab managers, and refers to a number of obstacles:

- lack of a comprehensive, well-integrated national plan for administrative development programmes
- lack of co-ordination among agencies
- lack of top management leadership and commitment
- lack of well-experienced personnel, trainers and consultants who can plan, implement and evaluate these administrative reforms programmes.

In fact, T&D is not taken seriously in many Arab organisations, particularly government sectors. Thus, the benefits of T&D is underestimated or not appreciated. T&D is viewed, at most times, as a waste of time and money (Al-Humoud, 1989). There are so many important reasons behind the ineffective T&D programmes in Arab organisations. According to Al-Fathaly and Chakerian (1983) and Al-Tayeb (1986), these are:

- diverse attitudes among Arab managers
- lack of competent and qualified trainers
- inadequate facilities
- non-specific policies.



Moreover, as mentioned before, Arab organisations have been influenced by different socio-cultural factors and faced many new challenges and changes. Arab managerial practices, including management T&D, are influenced by family status, tribal affiliation, religion ethic and rules and personal connections and loyalty. Kinship ties and personal contacts are highly valued in Arab managerial practices. Atiyyah (1993) argues that Arab managers spend their time or invest more in strengthening their bases within their organisations and cultivating their personal relations with their supervisors more than developing their competencies. Moreover, Abdalla and Al-Homoud (1995) argue that personal connection, nepotism, sectarian and ideological affiliation negatively influenced training effectiveness.

Such social-cultural influential factors and personal skills are not found in western management development. This raises the question of whether or not western managerial theories and practices work in Arab organisations in the context of Arab culture, and whether they work in situations where favouritism, nepotism and individualism are widespread and used instead of qualifications and experiences to get things done. Arab culture is different from western culture; that is why it is difficult to apply western theories successfully in Arab organisations. Although many Arab organisations use or apply western managerial theories, practices, programmes and techniques, they do not pay any consideration to whether they work there or not, whether they fit Arab culture, social norms and rules or not. Therefore, there are many considerations that need to be made when applying or transferring western curricula, theories and training practices in Arab organisations relating to cultural fit, translation problems from language to language and trainees' ability to communicate if the trainers or trainees are foreign (Abdalla and Al-Homoud, 1995; Marouf and Rehman, 2004; Al-Humoud, 1989; Al-Athari, 2000; Albahussain, 2000).

Successful T&D programmes require a supportive culture that encourages and facilitates innovation, change and creativity, and emphasises the importance of T&D. It requires top management commitment, leadership and appreciation of the importance of T&D in achieving the organisation's objectives and strategies. In Arab organisations this supportive culture is rarely found; instead, there is an organisational culture in which innovation, creativity and change are not encouraged activities, but rather punished activities. Change is always resisted rather than encouraged. To tackle managerial development problems and obstacles, Arab governments should



support management development; specialists should conduct a large number of research projects.

Many establishments of public institutes for administrative studies have been found already. Their function is to design and implement managerial training programmes and conduct short and long-term programmes for lower-middle-level managers. Moreover, much effort, money and time has been given to applying administrative reforms to development plans, including T&D programmes (administrative development plans), consistent with a comprehensive development plan, to redress many managerial problems, develop national manpower and to adapt environmental and functional changes and challenges (Al-Tayeb, 1986).

T&D needs to be considered as an important organisational function rather than a stand-alone process or, occasionally, an event held as a period of fun or leisure. T&D should be integrated with the overall business strategies and functions. So, many concepts and practices should be activated and developed in Arab organisations, such as manpower planning, performance appraisal and job analysis and description. In this regard, Hussey (1985) emphasises that training should not be for the sole improvement of the individual with the hope that it will benefit the organisation; rather it should be originally for the benefit of the organisation. T&D should also be viewed as an integral part of management work. Thus, it should consider individual, organisation and task needs and requirements; it should not conflict with the organisational policies and strategies, rather it should be part of them. Also, it should fit organisational and national cultural issues and factors.

#### **2.4.1 Training Needs Assessment (TNA)**

This stage is very important for designing and evaluating any training programme. It concerns determining the gap between what is happening in the organisation and what is supposed to happen in terms of people's behaviour according to their knowledge, skills and attitudes. The aim of this stage is to collect and analyse information in order to determine what is being done and what should be done in the future. Information is collected from organisational, operational (task) and individual levels and analysis. Bees (1994) state that assessing training needs is playing a very important role in identifying individuals who need to be trained, designing the programme that relates to the needs of both individuals and the organisation, allocating the required time,

determining the programme objectives and the required skills and determining the required resources for implementing the programme.

TNA stage could be described as highly deficient in Arab organisations. Abdalla and Al-Homoud (1995) found that there are no specific or systematic practices or procedures for determining training and educational needs due to the lack of reliable information, turbulent political, economic and fast changing social environments. Others Arab researchers argue that the lack of job descriptions, clear performance appraisal and the approach used for assessing the development needs of employees are impressionistic and generalised rather than systematic. Agnaia (1996) argues that the unsystematic training approach occurs for two reasons: training programmes are not based on identified needs which have led to difficulties in evaluating these programmes; economical, political and social factors provide some constraints on these programmes. Arab organisations rely on different sources to get the information required to determine training needs mainly on supervisors, trainees themselves (self-assessment), but less on task or job requirements, description and manpower planning.

Durra (1991) asserts that the aims of the TNA stage in Arab organisations are to find suitable trainers to develop and carry out training programme, to focus the programme on particular issues, to set up the programme objectives and measured evaluation criteria, to choose strategies to solve problems and to determine the required materials and equipments. He also categorises the methods by which training needs are assessed in Arab organisations as interviews, surveys, observations, focus groups and document examination.

Agnaia (1996) found that the ways in which employees are selected to be trained mostly do not include any communication with the employees themselves. Thus, TNA is subject to the views, assessment and experiences of bosses and supervisors (perceptions). Therefore, without employees' views the objectives, design, approach and content of the programme may be the opposite of what it should be and fail to meet the employees' needs. Moreover, Agnaia (1996) argues that assessing training needs by performance records by bosses may not reflect the actual situation because this assessing is subject to family, nepotism, kinship and personal relationships between the supervisors and employees.

What is more, T&D in most Arab organisations is considered as a stand-alone process or, as was pointed out in Agnaia (1996), training is considered as a concrete event, rather than part of an overall organisational improvement programme or process. Agnaia (1996) also argues that few employees are selected on the basis of greatest need; bureaucratic policies and patronage play more important roles. Agnaia (1996) found that managers who are in charge of assessing T&D needs are, usually, not specialists and they lack the necessary skills and knowledge for performing their tasks. Employees are sent to T&D programmes without proper needs analyses being conducted; employees try to get opportunities to attend T&D programmes regardless of whether they need these programmes or not in order to get a training allowance, or because these programmes are an essential basis of the promotion process, rather than being motivated to attend training programmes to improve their performance.

More attention should be given to TNA, which determines the gap between what is happening and what is supposed to happen, in order to maximize organisational performance. TNA is very important and should be conducted based on a systematic needs analysis, including organisational needs analysis, job needs analysis and employees' and managers' needs analyses, in order to design a successful and comprehensive T&D programme. Since other training stages, such as setting training objectives, designing the programme, implementation and evaluation, depend on the TNA stage, it is difficult to conduct any of these stages successfully without selecting and determining who needs training in the organisation, based on the organisation's and employees' needs and requirements. The selection of trainees should be based on the employees' real performance needs rather than their personal and social relationships. The information regarding training needs assessment could be collected from different sources, as was mentioned before, such as interviews, surveys, career planning, performance appraisal record or report analysis, and so on (Al-Ali, 1999; Attiyah, 1993; Abdalla and Al-Homoud, 1995; Agnaia, 1996).

#### **2.4.2 T&D Programmes Design and Techniques**

The programme design stage relies on adequate and sufficient information resulting from TNA stage. Inadequate TNA in Arab organisations causes many other problems relating to the programme design. Many specialists and researchers criticise the curricula, managerial theories and practices brought from western organisations to be applied in Arab training programmes, which, mostly, suit western organisations only.



Juraysat (1982) suggests that these curricula and practices should be well tested to assess their applicability to the local situation and culture. Thus, to avoid a conflict between culture and management T&D, cultural differences should be taken into account when designing and implementing the programme. Attiyah (1993) recommends that T&D specialists should pay attention to many sensitive cultural topics that cannot be freely discussed, such as politics, religion, sectoral belief and Islamic work ethics. Therefore, it could be argued that the lack of systematic TNA leads to ineffective programme design. More effort and attention should be taken into account when transferring western managerial theories and practices relating to management training and development to fit with local condition and culture.

With regard to training techniques and methods mostly used in Arab organisations, many specialists and researchers found that these methods are so limited; they include lectures and discussions as the most popular used techniques, while group discussion, case study and the role-playing are rarely used (Durra, 1988; Atiyyah, 1993). Durra (1988) argues that little attention is given to pictures, figures, tables and audio-visual technologies in any training programme. Using modern T&D techniques and methods is very important and needs to be given more attention in Arab organisations, but these techniques and methods, again, must fit the programme objectives, local conditions, peoples' attitudes and Arab culture. Arab organisations should provide updated training via modern techniques and methods suitable to the organisations' culture, peoples' attitude, experiences and work environment.

### **2.4.3 Evaluation**

Evaluation is the most important stage of the training process, but the most ignored one. It is the stage that is most likely to be conducted in an unprofessional manner (Abdalla and Al-Homoud, 1995). Evaluation aims to collect all necessary information as a feedback to correct and develop training programme, to control the whole programme's stages and to ensure that training objectives are met consistent with the prepared plans. However, this stage is the hardest and the most difficult task in the training cycle.

In Arab organisations evaluation is rarely found. That is because training is being seen as an overhead not an investment to be evaluated. In this regard, Al-Athari and Zairi (2002) conducted an empirical study in Kuwait organisations. They found that the

minority believed that evaluation is an important task, while the majority occasionally evaluate their training programmes through questionnaires, observation and performance records. Regarding the evaluation models, they found that most of the surveyed organisations rely on level one (trainee's reaction) of Kirkpatrick's evaluation model when evaluating their T&D programmes.

Moreover, Atiyyah (1993) argues that evaluation methods in Arab organisations are highly subjective and their results have limited impacts on improving the on-going programmes or even designing new programmes. He also argues that the programmes were usually evaluated at the reaction level via questionnaires distributed to the trainees to give their opinions on the quality of instruction, programmes materials, suitability of the training techniques, etc. Abdalla and Al-Homoud (1995) contend that there are no specific follow-up procedures for evaluating the effectiveness of T&D programmes, in most Arab organisations the effectiveness of training programmes are evaluated based on the reaction level, instead of focusing on the results of training and the transferred knowledge to the workplace which are considered, according to Kirkpatrick, as the best evaluation systems, and focus on the effects of the application of information and learned concepts on the organisation performance.

The most common evaluation challenges in Arab organisations are the cost of conducting this process, difficulty in finding evaluation methods, difficulty in finding evaluation quantitative financially criteria or language, time required to accomplish this process and lack of information needed for evaluation.

## **2.5 T&D Current Situation and Practices in Arab Countries**

### **2.5.1 The Gulf Countries Experience with T&D**

Most of the available Arab T&D literature relates to some of the Gulf countries. The Arab Gulf states are Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the United Arab Emirates. The huge oil and gas reserves of the Arab Gulf countries have made them some of the wealthiest countries in the world. These countries share with other Arabian countries the same language, religion, history and socio-cultural factors which influence all aspects of Arab life, including management T&D. However, these countries have huge financial resources resulting from their oil.

Wilkins (2001) states in his study that, since the early 1990s, Gulf countries have experienced slower rates of economic growth with relatively high birth rates and the increasing participation of women in the workforce; unemployment among nationals has become a serious problem, especially among the young. Thus, governments have developed a range of strategies to increase the participation of nationals in the labour force. These included the creation of national development plans, improving education at all levels and introducing vocational training. Wilkins (2001) also argues that, although in most of the Gulf countries there is a lack of reliable data on the amounts being spent on T&D, it is widely known that it has increased significantly during the last decade. A survey by Wilkins (2001) of large business organisations in the United Arab Emirates found that 73 per cent had a formal training and development strategy, 68 per cent employed a training manager, 73 per cent had a training centre, 38 per cent employed six or more full-time trainers and 67 per cent delivered management development programmes.

Wilkins (2001) found that much of the management development activity that is delivered by Gulf organisations is targeted at nationals. Many organisations are reluctant to invest in T&D for expatriate employees because they are expected to come already qualified and experienced in the first place and, because of the higher rates of labour turnover in the region, it is often felt that such investment is not cost-effective. Most of the management development that is delivered in the Gulf States closely resembles the curricula of western business schools.

Regarding management T&D in the Gulf countries, many researchers have found that there is a lack of comprehensive training plans in the short and long term; there is no systematic and comprehensive training needs assessment process, no determination of the levels and types of the required training programmes, a lack of effective training programme and a lack of top management and line managers commitment and concern. Muna and Bank (1993) conducted a study based on 177 managers representing the six Gulf countries, the findings were:

- the main factors which determine the success of managers are good education, training opportunities and career development
- Gulf organisations rarely conduct systematic or formal training evaluation
- the annual performance appraisal forms or requests are the primary source of training requirements



- Arab Gulf organisations spend three times as much money and time on their management development every year as their counterparts in UK and USA, but the benefits are very limited; hence, T&D must benefit the organisations more in a cost-effective manner.

Furthermore, a study conducted by Al-Sanea (1989) emphasises that some organisations that use modern methods to develop their managers in a systematic manner depend heavily on Western experiences in T&D, such as career development systems, professional development programmes, individual development programmes and other programmes. However, these programmes are based on western work methods and principles; also on their culture, which makes these programmes and techniques not suitable for Gulf culture and environment.

Abdalla and Al-Homoud (1995) argue that Kuwaiti organisations consider the importance of HRD as a means of ensuring the supply of a well-qualified and trained workforce required to face the challenges and changes in Kuwait. Therefore, Kuwaiti public and private organisations apply many administration development programmes in co-operation with foreign and local expertise. They apply most of the developed training techniques and most of the advanced training material applied in the UK and the US. However, these processes and development programmes face many obstacles and barriers, as in any other Arab countries, such as bureaucracies' inflation, malfunctioning and inefficient current T&D management. Al-Fathely (1995) in Al-Ali (1999) argues that T&D's obstacles related to the insufficient investment in T&D, the lack of systematic evaluation process, the lack of strategic linkage between organisations' strategies and T&D function. Most Kuwaiti organisations rely heavily on the expertise of foreign consultants and trainers rather than on local abilities. Abdalla and Al-Homoud (1995) conducted a study to examine the current management T&D practices adopted by private, public and joint ventures sectors. They found that:

- in terms of TNA there are no specific practices and processes for determining the training and education needs in all of the surveyed organisations
- newly made programmes and the availability of written material are very important factors which affect the programme selection
- individual job position or specialisation, level of education and nationality are the most important factors for T&D selection

- there are no specific follow-up procedures for evaluating the effectiveness of T&D programme in all of the surveyed organisations.

On the other hand, Al-Otiby (1995) argues that some T&D programme participants are not interested in the programmes and they consider T&D as fun or leisure time, or they think that these programmes reveal their poor performance. Training in Kuwaiti organisations is normally not comprehensive; it focuses on low-middle management and few programmes are designed for high-level management. There is no interest in training incentive and there is a shortage of trainers and training specialists in various specialisations.

Al-Athari (2000) conducted a study that aimed to reveal the current T&D activity in government and private Kuwaiti organisations and investigate the factors that prevent organisations from using multimedia based training as a training delivery method. He found that most organisations in both sectors have a clear HRD strategy and they have established strong relations and links between their human resource strategies and their overall organisation strategy and objectives. The majority of the organisations assess their employees' training needs, but there is a lack of effective evaluation. The training delivery methods used are conventional and do not involve the trainees in the learning process. Also, he concludes that there is a set of factors which affect training in Kuwaiti organisations and could lead to success.

Albahussain (2000) conducted a study that aimed to explore the nature and the extent of T&D provision as well as top managers and T&D personnel's attitudes towards the T&D function within the medium and large-size private manufacturing organisations in Saudi Arabia. The study aims also to describe and discuss the extent to which such organisations are applying a systems approach to T&D, both in terms of its design and implementation. The findings revealed that, although attitudes towards the value of T&D are generally favourable, in practice, in the majority of cases, T&D is under resourced, unplanned and patchy, hardly the ideal features of a systematic model of T&D that will enable private manufacturing business to successfully meet the challenges of the future ahead.

Al-Ali (1999) conducted his study aimed to disclose the current policies and practices of T&D within Kuwaiti government and private organisations. The major findings of

his study were that the majority of the investigated organisations do not have a formal T&D system, T&D programmes are still carried out on an a piecemeal basis rather than a systematic long-term policy; there is an absence of a systematic organisational training needs analysis, use of conventional training methods and lack of effective procedures for T&D evaluation.

Therefore, it could be argued that T&D management in the Gulf countries faced many challenges and obstacles. A huge budget is devoted to T&D programmes relating to trainers' payment, the curriculum, the lecture rooms and the cost of taking the employees from their jobs for long training programmes. Employees view T&D as leisure or rest time from their jobs and responsibilities; moreover, they are selected to attend these programmes on the basis of their personal relationship rather than on their actual need. Much effort, time and money are spent on bringing ready and newly made T&D programmes to be implemented in Gulf organisations in cooperation with foreign expertise without any care or attention to whether these western training programmes do/will work in these organisations.

### **2.5.2 The Egyptian Experience**

A study conducted by Bussom et al. (1984) on more than 100 Egyptian managers aimed to familiarise them with the western modern development practices. This study found that there was an obvious cultural influence on the individual, managerial and organisational attitudes and behaviour. The following issues were also identified:

- status, position and authority significantly outweigh ability and performance in the organisation
- organisations were tightly centralised and controlled
- authoritarian and autocratic managerial style was the dominant style
- managers did not like to make decisions or take a risk and tended to pass the buck
- organisations' people were motivated by their affiliation and family power instead of performance and achievement.

The authors were concerned, as are many other researchers, about the possibility of transferring western managerial theories, practices, programmes and techniques to the Egyptian organisations in the context of the socio-cultural factors. The authors suggested that T&D programmes and techniques should fit specific corporation



cultural needs. This argument is supported by Roy (1977) who states that the days are definitely over for exporting western training packages to other developing countries which have their own cultural values and needs.

In his study, Murrell (1984) points out that huge attention and utmost care should be taken when transferring western training programme to Egyptian organisations, which are flooded with these programmes because, when they enter, they are affected and modified by the Egyptian Arab culture.

### **2.5.3 The Jordanian Experience**

Management development is a most critical issue facing the public and private sectors in Jordan. Jordanian organisations believe that management development is the only way to determine the credibility, effectiveness and stability of the entire economy. Jordan, as many other Arab countries, is short of management capacity, thus management inefficiency is perceived as the main obstacle to the achievement of sustained growth and progress in Jordan. The Government in Jordan has given more attention and support to public administration by forming committees for modernisation, administrative reform and development. That is because the government is aware of the importance of HRD in supplying and ensuring well-qualified manpower. In 1968, the government established the Public Administration Institute, in full cooperation with the Civil Service Commission, which aims at continuous development of administration in Jordan. However, little literature is available relating to management T&D in Jordan and most of the available studies and research are focused on public sector experiences rather than private sector.

Al-Faleh (1987), who studied the cultural influence on Arab management development, found that the capacity of management training programmes never met the country's real needs. Also, there is a lack of commitment to management development on the part of many organisations and the content of these programmes does not reflect the real needs of Jordanian organisations. This refers to the fact that Jordanian management T&D is constrained by many things.

- The absence of competent local training institutions. There are many educational institutions and various training institutions but, in spite of their number, they have had little impact on developing the quality of Jordanian management

- The impact of socio-cultural factors. These factors create the individualistic approach and preference for working alone rather in a team, the dislike of manual work, the lack of industrial mentality that refers to aversion to systems and procedures and a non professional attitude to business, the traditional and hierarchical society, the extended family system and the problem of transition from norms and cultures of an agricultural and subsistence economy to that modern industrial and money economy.
- The educational system in Jordan tends to stress memory development rather than initiative in intelligence.
- Family power and system and the dominant warm-hearted nepotism.

Durra (1991), in his study of the assessment training needs in the context of administrative reform in the Jordanian public sector, found the following points.

- The staff in administrative development and training are not qualified enough to perform their tasks and to assess training needs in particular.
- More effort and attention must be devoted to select better-qualified staff or officers.

Al-Rasheed (1996), in his study, aimed to examine which Jordanian managers understood the higher goals of their jobs and related this to the pattern of motivation and job satisfaction. He found that Jordanian bank managers translate the relevant concepts and theories in similar ways to their original in the west, without taking in to consideration the issues of cultural fit. He also found that there is a lack of training needs assessment in many Jordanian organisations, use of conventional training methods and a lack of effective procedures for management T&D evaluation.

Awamleh (1996) recommends that the concepts of organisational commitment should be effectively introduced to Jordanian public service practices through continuous education and effective T&D. The organisational commitment should be incorporated into motivation and control systems.

Al-Faleh (1987) argues that four main methods have often been used in Jordanian organisations: on-the-job training; in-company training; external training within the local institutions; overseas training. The problem is that the local training institutions and universities, which provide external organisational training, have been evolving independently and have used concepts and approaches different from those that are commonly used in company programmes. Thus, off-the-job training has not been

harmonised with on-the-job training. Trainees do not apply what they learn on these programmes when they are back at work. The theories and concepts used are not applicable in the work situations, so, external training programmes are mostly viewed as a waste of resources. Thus, he recommends an adjustment on training content and methodology to suit the cultural situation. Well qualified, trained and academically focused trainers and teachers need to be available to provide high quality services. Also, the Jordanian government should take more responsibility for enhancing management T&D in both sectors; a close relationship between training institutions in both sectors is very important for keeping the training content as practical as possible, rather than academic and close to the trainees' real needs.

It could be concluded from the context of the research that the inability of Arab countries to cope with the increasing pressures resulting from globalisation, internationalisation and the expansion of population and information technology has forced these countries' businesses to pay more attention to improving their insufficient manpower capabilities. Human resources are perceived to be a significant element for economic development. T&D management and the other managerial behaviours have been influenced largely by socio-cultural factors resulting from Arab culture and Islamic rules and principles.

Religion and family are very important influential factors on Arab organisations. In Arab society the family plays an important role in creating a system, which implies and creates loyalty and obligations, which each family member should respect. That creates very negative unprofessional managerial values which managers and employees should respect and accept, such as nepotism, favouritism and the power of the strong personal and social contact relationships, as more important elements than formal procedures. Al-Faleh (1987) argues that Arab people rely more on family power, nepotism and social relationships to get things done within the organisation rather than relying on personal qualification, experiences, abilities and training. All of these socio-cultural factors have raised the question of whether western managerial theories and practices do work in Arab organisations. The answer is 'no' unless the transferred theories, techniques and programmes are adapted to fit the local cultural issues. Otherwise, transferring such western managerial issues will be waste of time and money.



The Arab managerial style is characterised by over-staffing, over-centralisation, lack of qualified and educated managers, lack of long and short term planning of human resources, lack of a well organised and systematic training programme and overemphasis on nepotism and social relations as a basis to get things and work done. Jordanian and other Arab organisations need to pay attention to the importance of T&D as a strategic tool for individual and organisational growth. Thus, many steps need to be taken and many obstacles need to be overcome.

## 2.6 Conclusions

It could be concluded that the inability of Arab countries to cope with the increasing pressures resulting from globalisation, internationalisation and the expansion of population and information technology has forced these countries' businesses to pay more attention to improving their insufficient manpower capabilities. Human resources are perceived to be a significant element for economic development. T&D management and the other managerial behaviours have been influenced largely by socio-cultural factors resulting from Arab culture and Islamic rules and principles.

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This chapter provides the context of this study; also it provides a theoretical background concerning T&D in Arabic countries. It also reflects the lack of the studies countered in these countries along with providing the logic and the importance of this study. The next chapter provides the key literature on T&D, SHRD and some aspect of organisational performance in relation to T&D as a way to evaluate or determine the effectiveness of T&D.

## **Chapter Three: Strategic Human Resource Development (SHRD), Effective Training and Development (T&D) and Organisational Performance**

### **3.1 Introduction**

Organisations need to consider some important issues as they face the future: continuous technological change; the increasing removal of trade barriers; the consequent globalisation; the volatility of customer demand within existing markets (Luoma, 2000; Ulrich, 1997). These continuous changes have challenged organisations to learn how to manage their businesses in the context of these continuous unpredictable changes, to learn how to confront these changes quickly and successfully. In other words, these continuous changes and challenges have created the need for a learning organisation. It is argued that, in order for an organisation to be a learning organisation and to achieve its objectives and strategies, it needs to consider the important role of its people; it needs a highly competent, skilled and trained workforce. The need to compete from the inside out has made organisations aim to increase the power of their people-related processes to build and sustain competitive advantage as the ultimate organisational objective; thus, outperforming competitors (Luoma, 2000).

Much attention has been given to the value of Human Resource Management (HRM) activities, particularly Human Resource Development (HRD), of which T&D is considered the most important activity. T&D is responsible for building skilled, qualified and capable people and responsible for creating a learning culture, which helps organisations to improve their performance and adapt to any new change. This is why some successful organisations spend a great deal on the T&D function. Mann (1996), in his study, aimed to find out how much money US organisations spend on T&D activities. He found that industrial corporations spend about \$40 billion a year on training programmes, annual training programmes involve 15 billion work hours and the total number of individuals who receive training annually is about 39.5 million.

Moreover, there are many reasons which make HRD a very important function within an organisation. According to Garavan et al. (1995) sometimes it is difficult to find or recruit skilled, competent and experienced people; therefore, organisations need to develop a flexible, adaptable and skilful workforce. In the same vein, Read and Kleiner (1996), Acton and Golden (2003) contend that advances in technology and



knowledge are rendering many traditional employees' skills obsolete, while simultaneously developing needs for new ones that make T&D necessary, not only for individual growth but, also, for organisational growth.

This chapter could be described as one of the crucial chapters of this thesis, since it aims to review, explore and present the key literature relating to T&D, SHRD, a systematic T&D approach and T&D impacts on organisational performance. Hence, this chapter includes many important sections. It starts with reviewing the concept of organisational learning, although the main focus of this study is not on the concept of learning, but still learning is considered as an important starting point for understanding many issues related to T&D in any organisation. This is followed by an exploration of HRD and SHRD in terms of its activities including T&D, definitions, roles, objectives and criteria. Moreover, this chapter provides the basis for a systematic approach to T&D, in terms of, Training Need Assessment phase (TNA); developing and designing T&D programme phase; implementation phase; evaluation phase.

This chapter also includes some aspects of organisational performance. Increasing and improving an organisation's performance is considered the ultimate organisational objective from a managerialistic perspective. Therefore, linking T&D to organisational performance is a very important criterion to demonstrate training effectiveness and to justify its cost and benefits, so this chapter also explores the key literature of evaluating T&D effectiveness and contribution to an organisation's performance. It raises the difficulties in linking T&D to an organisation's performance and provides most of the empirical attempts conducted in understanding the way by which HRM activities including T&D could affect organisational performance. Also, it gives a brief summary of the most important organisational performance frameworks. These emphasise the role of people and HRM practices in producing a superior organisational performance, such as Kaplan and Norton's Balanced Scorecard and the European Foundation for Quality Management (EFQM), the Business Excellence model.

### 3.2 Organisational Learning

It has been argued that organisational learning is directly linked to the organisation's human resource development (Walton, 1999). Learning is closely interrelated with HRD activities, importantly T&D. T&D, as will be shown in the next section, is defined as a planned learning intervention or activity designed to increase, improve and reinforce organisational people capabilities, skills, knowledge and attitude to enable them to perform their current and future work well. Therefore, it is important to start this chapter with a brief introduction of the concept of organisational learning.

The concepts of learning, organisational learning, learning theories, learning styles are considered as central issues which need to be understood when designing and managing effective T&D functions and programmes. Learning as a concept has traditionally been considered as a complex concept and an unidimensional construct; various studies have highlighted its complexity (Gomez et al, 2004). The difficulty in defining learning largely due to the lack of a widely accepted definition and to the fact that the concept could be considered from psychological and managerial points of view (Garavan, 1997). However, learning is defined as a process in which people are involved and that they will somehow end up with a certain degree of knowledge that have potential influence or change on the participants' behaviours as a result of this (Foot and Hook, 1999; Walton, 1999; Garavan, 1997).

According to Gomez et al (2004), organisational learning has become an important research topic within organisation studies. The current interest in the subject among academics and practitioners reflects the idea that organisations need to improve their products and processes constantly in order to create and maintain competitive advantage and superior organisational performance. Recently, the resource-based view has focused on intangible resources as a source of competitiveness among organisations (Wernerfelt, 1984). Therefore, organisational learning has been evaluated as a strategic capability and process, which can lead to sustainable advantage based on the creation and transfer of tacit knowledge that is valuable, rare and inimitable.

The concepts of organisational learning and the learning organisation are interrelated and are frequently used interchangeably, if not as synonyms (Ortenblad, 2001). Both of these concepts are important and have implications for T&D in any successful

organisation. The concept of the learning organisation has become a catchphrase in the management, psychological and HRD literature. It is defined as a particular type or form of organisation that facilitates T&D opportunities to all of its members. In this way it transforms itself constantly in accordance with the continuous changes in its external and internal environments. The need for the learning organisation has emerged as organisations search for new ideas, problems and opportunities to achieve sustainable competitive advantage and superior organisational performance, as a way by which it can adapt and confront continuous changes and challenges in its environment. T&D helps in creating the learning organisation, because it is the function by which an organisation can improve, update and increase employees' skills, knowledge and abilities, so that they can outperform their current and future work under any new changes or challenges. In other words, it helps to make organisational workforces flexible, capable and adaptable to confront continuous changes and challenges.

However, many authors, such as Garavan (1997), Ortenblad, (2001), Gomez et al, (2004) have argued that the concept of the learning organisation is elusive, theoretical and represents an ideal rather than a reality or something that can be achieved. In addition, the literature on the learning organisation is confused and controversial, so there is a need for much work to be conducted in this field. It could be said that this study is not directly concerned with the organisational learning concept nor with exploring whether Jordanian banks are learning organisations, but the concept provides contextual background for the study.

Organisational learning can be defined as processes or activities of learning in the organisation. Organisational learning is a dynamic process that involves moving between different levels of action, going from the individual to the group level, from there to the organisational level, and vice versa (Ortenblad, 2001). People are learning every day. In organisations people are learning many things they need to learn in order to become competent in their jobs. They learn by doing things, thinking of things, talking to each other, observing things, by reading things. So we all learn from everything we do, think about, read, watch and observe.

Briefly, in organisations there are two main types or levels for learning. Any trainer needs to understand when planning and designing T&D programmes. A general



understanding of those types helps in determining the main objectives of any T&D programme, also in deciding the content and the methods of the T&D programme. Adaptive learning or single-loop learning is also called basic, reactive, operational and habitual learning. Simply, it is the basic learning which occurs as the organisation searches for solutions for basic limited problems, as the organisation reacts to its current work problems. It is part of every day work, it is important for keeping work going and to correct everyday work errors and mistakes. This type of learning implies a reactive role for T&D. In other words, T&D programmes are designed and delivered to react to the current, traditional, and/or emergent organisational needs rather than to respond to future organisational needs and requirements.

The other organisational learning type is called generative learning or double-loop learning, also called deep and systemic learning. It is considered more significant and important than single-loop learning. It occurs when the organisation is willing to question long-held assumptions about its mission and capabilities and it requires the development of new ways of looking at the world based on an understanding of the systems and relationships that link key issues and events. It is about detecting and correcting errors by modifying or changing the organisational fundamental norms, values, missions and values. It is more challenging and difficult; it is not just about correcting everyday work problems but, also, it is about evaluating the complex and interacting systems and activities which constitute the entire organisation; it encompasses organisational strategy, objectives, policy, mission and values. In this kind of learning, people are encouraged to think creatively and to challenge organisational fundamental assumptions underpinning the organisation systems and procedures. So that, if T&D programmes target this type of learning, they should be designed carefully. This type of learning implies a proactive influential role for T&D in helping the organisation to implement, shape or maybe formulate its corporate strategies and objectives.

### **3.3 Definition, Roles and Objectives of Human Resource Development (HRD)**

HRD, as a field of study and as a set of organisational activities, is currently experiencing a phase of growth; it is still considered a relatively young academic and organisational discipline. HRD, as a technical term, was coined by American writer Leonard Nadler in the late 1960s and was defined originally as *“a series of organised activities conducted within a specified time and designed to produce behavioural*

*changes*” (Walton, 1999: p.57). Nolan (2002) argues that HRD literature reveals a great many attempts by authors to define HRD in terms of what they perceive as its key conceptualisations. Attempts thus far have been varied, reflecting the diverse academic and socio-political backgrounds of HRD scholars. The problem of the definition is particularly apparent since each authority on the subject appears to adopt a different stance (Walton, 1999). Thus, HRD could be defined in many different contexts and contains wide ranges of different and complex activities, such as education, development and training. That causes a confusion and makes it difficult to ‘put it into a box’ (Garavan, 1991; McCarthy et al., 2003). Nevertheless, HRD is an important function of HRM concerned with planning and managing people’s learning. HRD aims to make learning more efficient and effective; learning is either education for life or training for work.

In spite of HRD definition difficulties, there are many authors who provide many definitions for HRD. For example, Willis (1990) defines HRD as a comprehensive discipline that utilises well-qualified individuals in HRD activities to integrate the use of training and development and organisational development to improve individual and organisational effectiveness. Stone (2002) describes HRD as a function which includes T&D, career planning and performance appraisal and focuses on the acquisition of the necessary skills, knowledge and attitudes essential to facilitate the achievement of employees’ career goals and corporate objectives. Therefore, it contains three main activities: training, a short-term acquisition of the skills and attitudes necessary to make people more effective when undertaking their current jobs; education, intermediate changes in individuals’ capabilities; development, long-term improvements in the individuals’ work.

A current preoccupation with the practices of HRD literature is with the definition and justification of a new role for HRD as a set of organisational activities designed to facilitate learning organisations. In this regard, McCarthy et al. (2003) state that HRD is more frequently understood and considered as an important intervention to facilitate and support training processes in organisations and contribute to organisational learning processes. Specific dimensions of this superior role include: enhancing the learning capacities of employees; developing the impression that learning is a shared responsibility; viewing learning processes as a part of everyday working; fostering conditions which facilitate organisational learning. In a similar

vein, Garavan et al. (1999) assert that HRD is concerned with identifying and enhancing the core competencies required at each level to meet the environmental challenges and changes. It is also concerned with selecting the best delivery systems designed to enhance human resource competencies and organisations' and individuals' growth. HRD focuses on the management and delivery of training activities within the organisations. So, it consists of a set of generic activities associated with learning and training.

Walton (1999), Luoma (2000), Burrow and Berardinelli (2003) argue that HRD plays different roles within organisations.

- Recruiting and retention of high quality people and organising them effectively.
- Defining and measuring levels of performance of the existing and long serving employees.
- Analysing job contents in relation to the organisation's objectives.
- Identifying training needs.
- Planning for, and providing, a T&D programme to improve current job performance and enhance individual careers and personnel growth.
- Helping employees to manage their careers and encourage them to accept changes.
- Creating an organisational capability that contains a manageable behavioural pattern that originates from the organisation-specific competencies of individuals combined with the organisation structure and process in a manner, which creates both uniqueness and value to customer.
- Creating, providing and enhancing an atmosphere or culture that facilitates an organisation's learning, innovation and changes.

Another important facet of the HRD literature is the number of alternative models-in-practice that are differentiated by their level of sophistication of HRD activity. Importantly, these models are characterised by their emphasis on, and approach to HRD, from one that is operational in nature, to one that is strategically focused; for example, Garavan et al., 1995, Luoma, 2000, McCracker and Wallace, 2000, Garavan, 1991.



The shift in thinking about HRD leads some commentators to consider HRD as an integrated business function, rather than a separate organisational unit. In supporting this, Garavan et al. (1999) argue that HRD should be interrelated to the overall business strategies and objectives. Also, HRD should be viewed as an investment in human resource capability rather than an employment cost.

### **3.4 Definition of Training and Development (T&D)**

T&D is the most important subsystem or element of HRD. It concerns increasing, improving, enhancing and modifying employees' skills, abilities, capabilities and knowledge, thus, they will be able to conduct their current and future jobs effectively, thereby increasing individuals' and organisations' growth and performance. According to Mondy et al. (1999: p.254), T&D is *"a planned, continuous effort by management to improve employee competency levels and organisational performance"*. Nadler and Nadler (1990: p.6) define T&D as *"an organised learning experience provided by employers within a specific period of time to bring about the possibility of performance improvement and/or personal growth"*.

The Manpower Services Commission (1981) defines training as *"a planned process to modify attitude, knowledge and skills through learning experience to achieve effective performance in an activity or range of activities"*. It defines development as *"the growth of realisation of a person's ability, through conscious or unconscious learning. Development programmes usually include elements of a planned study and experience and are frequently supported by a coaching or counselling facility"*. On the other hand, it defines education as *"activities, which aim at developing the knowledge, skills and understanding required in all aspects of life, rather than knowledge and skills relating to only a limited field of activity. The purpose of education is to provide the conditions essential to the young people and adults to develop an understanding of traditions and ideas influencing the society in which, they live and to enable them to make a contribution to it"*. Education often takes place in classrooms and involves transferring knowledge through using formal methods, such as lectures and directed discussion. Participants gain new information but the acquisition of new skills and knowledge designed to enhance profitability is not the intended outcome.

Therefore, the distinction between training and development is that training is concerned with enhancing and improving individuals' skills, knowledge, behaviour and attitudes in order to be able to conduct their current job effectively, thus, improving individuals' on-the-job performance while, development activity concerned with developing individuals' skills, knowledge, attitudes and behaviours in order to be able to conduct their future job effectively. Nevertheless, although training is concerned with current or present jobs its benefits may continue throughout the employees' entire career and helps in preparing them for future promotion. Werther and Davis (1996) argue that the distinction between training (now) and development (future) is often blurred and primarily one of intent. Therefore, in this study they are treated as being one activity.

Another distinction between training and education is that training is a kind of learning by doing, while education is learning without doing. In education people learn something, but it is not necessary that they apply or transfer what they learn, while, in training, people do/ will or are supposed to apply or transfer what they learn into their workplace, not just keep it in their mind. Practically, there is a difference between when you know about something and when you are able or willing to do that thing.

### **3.5 T&D Objectives and Organisational Commitment to the Training**

The field of T&D has undergone changes that reflect dynamic factors in the corporate world. T&D's objectives continue to shift from a focus on programmed instruction (and behavioural and task analysis) to performance-system analysis. T&D is considered as an important and crucial activity for any organisation looking for improving its productivity and competitiveness. The need for T&D has increased dramatically due to the rapidly expanding use of technology within industries and businesses and the continuous threats of knowledge and technology obsolescence. In addition, the growing emphasis on quality and customer satisfaction makes organisations recognise the importance of T&D to job satisfaction, productivity and overall profitability. Motwani et al. (1994) assert that training is essential not only for individuals' growth but, also, for increasing productivity and competitive advantage for organisations and the whole nation. They also argue that there is a direct correlation between the amount invested in people and the quality of the product or service being produced. Also, there is a direct relationship between training, customer

satisfaction and employee satisfaction. In addition, organisations are increasingly dependent on people's skills for improvements in efficiency, quality and customer service and for the development of new applications for existing products and services.

Motwani et al. (1994) also argue that the reason behind US economic growth and productivity refers to learning in school and learning on the job (T&D). Formal education and learning on-the-job (T&D) have been more important than technology in expanding the nation's productive capacity. However, Spiess (1993) contends that one of the biggest failings in US industry today is the lack of training. Training is very important to reduce production costs and increase productivity, creativity and innovation. Hughey and Mussnug (1997) argue that the main aim of employee training is to increase an organisation's efficiency and effectiveness. T&D has a strong impact on the organisation's profitability; thus, management consistently views employee training as simply an additional avenue for enhancing the total financial return on investment.

T&D's primary, traditional role has been to ensure that the workforce is provided with the knowledge, skills and attitudes necessary to perform a given function well. Thus, the main aims of any T&D programme are to achieve some kind of change in employees' knowledge, skills, experiences, behaviour and attitudes; also to

- develop employees' skills and abilities to improve their performance
- familiarize employees with new systems, procedures and methods of working
- help employees and new starters to become familiar with the requirements of particular jobs in the organisation
- help the organisation to improve customer service, satisfaction and total quality in the organisation.

(Walton, 1999; Marchington and Wilkinson, 2000)

However, many commentators assert that T&D should play a more effective role in the organisation; in other words, to shift from playing just a reactive role to playing a proactive role. In this regard, Berge et al. (2003) declare that, in a world characterised by rapid rates of technological and globalisation changes, what have emerged are quality and customer-driven services and products. The search for competencies and desired behaviour had led to job environment analysis and performance analysis. This



implies a pragmatic shift on the role of T&D to be based on business strategic goals to target the business performance result. Thus, T&D practitioners should forgo their reactive function and become new business partners, facilitating learning in the new workplace environment.

Despite the importance of T&D, the motivation to provide T&D varies from one organisation to another. In this regard, Read and Kleiner (1996) argue that a few organisations are committed to enhance employees' skills and competences. Other organisations conduct training to meet current job requirements. Unfortunately, many organisations conduct training simply for appearance's sake. Therefore, some organisations consider training as a very formal process; they provide employees with ongoing T&D programmes. Other organisations bring in outside consultants to conduct employee-training sessions. Acton and Golden (2003) contend that organisational commitment to the T&D of its employees positively influences employees' satisfaction, leading to an increase in employee motivation and an increase in retention. Also, such commitment leads to better employee morale, an increased sense of employee achievement and advancement and, ultimately, to an increase in organisational competitiveness.

But what does organisational commitment to training means? According to Motwani et al. (1994) and Acton and Golden (2003), effective T&D programmes require the dedicated support of top management. Such organisations provide training mapped to employee and organisational needs and provide training at a proper time for their employees. Such organisations that commit finance, effort and time to employees' T&D programmes are most successful at maximising the effectiveness of their T&D programmes. Yet not all organisations show the same commitment to employee training. Thus, commitment means allocating sufficient budget, effort and time to T&D.

In the USA Carnevale (1993) found that American employers deliver learning to more people than does the entire US higher education system. It costs American organisations about \$25 billion to train people on the work that organisations need them to do. Read and Kleiner (1996) also found that the largest successful American companies, such as General Electric, US Robotics, Motorola, WH Brady and Texas Instruments, invest heavily in training because they recognise its importance to their

productivity, quality and competitiveness. For example, Motorola's employees get at least 40 hours a year; cost estimates for this level of training are \$600 million a year.

In the UK many organisations are committed to train and develop their people's skills and capabilities. 'Investors in People' is one standard for benchmarking an organisation's T&D programmes. It is based on the idea that people are the organisation's key asset. Thus, trained, motivated and skilled people would help the organisations to achieve their objectives effectively and efficiency. The Investors in People Standard assumes that organisations which invest more in their people have obviously improved their performance. So, according to Investors in People Standard, an organisation investing in its people will gain many practical benefits.

- Improving the organisation's performance (profit and productivity) because trained and skilled people work harder and better. Thus, productivity will be improved; extra effort will be made to conduct work quickly and effectively.
- Reducing production cost and the waste of materials and time.
- Increasing the total production quality.
- Improving employees' motivation, which leads to higher morale, more commitment, loyalty, reduces absenteeism, increase retention rates and increases their ability to change or accept change (flexibility).
- Increasing customer satisfaction through making employees more customer-focused.
- Public recognition. The organisation, being an Investor in People, attracts the best quality job applicants. Also, it may attract more customers to choose its specific product or service.
- Organisations which invest in people, gain competitive advantage through improved performance.

([www.iipuk.co.uk](http://www.iipuk.co.uk)).

### **3.6 Strategic HRD (SHRD) and Effective T&D Function /Programmes**

Continuous technological changes and the radical shift in the global economy have necessitated an important proactive role for HRD in organisations, rather than a reactive role, in response to the organisations' current challenges. Walton (1999) believes that, as new tasks and technologies emerge, it is important to find people who have the capability to rapidly acquire the associated skills, knowledge and competences. Thus, HRD should not only meet the organisation's current needs but,

also, help the organisation to change, develop and grow. HRD and its activities, importantly T&D, should play a proactive strategic role, rather than just a reactive role. McCracken and Wallace (2000) argue that, in order to play a proactive role, HRD should be derived from, and linked to, the organisation's corporate strategy, missions and objectives; moving from traditional HRD to SHRD. Otherwise, T&D expenses will be just a waste of time and money. In fact, the need for achieving a superior organisational performance and achieving an organisation's objectives or strategies has made SHRD an important source of long-term business success.

McCarthy et al. (2003) argue that the strategic HRD discourse, which is more prevalent in Europe, implies that human assets represent an important source of wealth for an organisation; they particularly possess the potential to confer sustainable competitive advantage on organisations. HRD has a history of isolation; it had difficulties in integrating itself into strategic agendas and the challenges that organisations face in an increasingly competitive environment. This situation of low integration has led to calls for HRD to increase its strategic orientation in order to make a more potent contribution to strategic processes.

### **3.6.1 The Definition of SHRD**

Recently, more attention and emphasis have been given to SHRD. In order to be influential activities in the organisation, in terms of helping the organisation to gain a superior performance and achieve its strategies or objectives, HRD should be strategic by integrating and deriving HRD activities' strategies, policies and plans with, and from, the overall organisational strategy, policies and plans.

Many authors have addressed SHRD, but the most important contributions have been introduced by Lee (1996), who presented the concept of training maturity, and Garavan (1991), who highlights nine key characteristics of SHRD. SHRD is defined, according to Garavan (1991: p.18) as, "*the strategic management of training and development, and of management professional education interventions, so as to achieve the objectives of the organisation, while at the same time, ensuring the full utilisation of the knowledge in details and skills of individual employees*". Harrison (1997) argues that SHRD involves the configuration of T&D with the organisation's missions and goals and, through enhancing employees' skills, knowledge, learning, abilities and motivation at all levels, there will be continuous organisational and

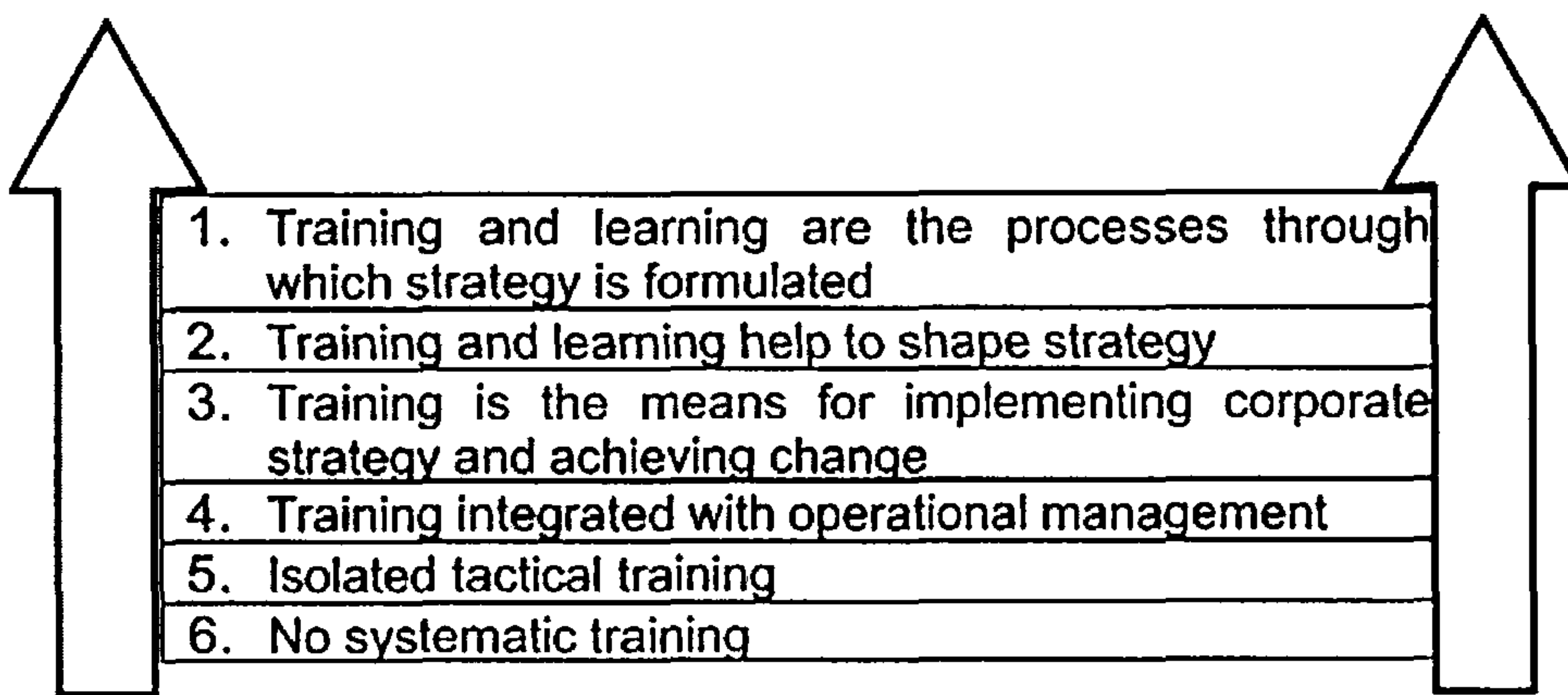


individual growth. McCracken and Wallace (2000) define SHRD as the creation of a learning culture within which a range of training, development and learning strategies respond to the corporate strategy, and also, helps to shape and influence this strategy. It is about meeting the organisation's existing needs but, also, helping the organisation to change, develop, thrive and grow. Therefore, the main ideas of SHRD are that T&D should be integrated and linked with the organisation's strategic planning process. HRD should play a proactive role rather than consisting of reactive interventions in response to the specific organisational problems.

To measure or evaluate the strategic sophistication of HRD, Walton (1999) stresses that any criteria aimed to measure the degree of sophistication for particular areas in a given organisation should include: degree of internal integration of the function; degree of alignment with other functional activities; degree of functional role; degree of contribution to the corporate strategy. Of the number of helpful diagnostics of this type in existence which can be applied to SHRD, that introduced by Lee (1996) is a Training Maturity Model based on the Management Development work of Burgoyne (1986) (no systematic HRD development, isolated tactical HRD, integrated and coordinated structural and development tactics, an HRD strategy to implement corporate policy, HRD strategy input to corporate policy formation and strategic development of the management of corporate policy).

As shown in Figure 3.1, Lee (1996) argues that there are six levels of organisational maturity, in terms of the approach organisations adopt in managing their T&D. The Training Maturity Model categorizes the degree of T&D sophistication and the extent to which it is integrated with the organisation's corporate strategy.

Figure 3.1: A model or scale of training maturity, Lee (1996)



**Source:** Lee 1996a

The model suggests a spectrum of organisations with regard to the level of sophistication of their training activities. At the bottom of the model, there are organisations with no systematic training. These organisations rely on unstructured and informal processes of learning. At the next level, there are organisations which rely on training activities that develop in response to the local problems (reactive ones). As the organisations become more mature, training activities are co-ordinated in support of operational outcomes, moving from simply playing an implementation role to helping to shape and influence the organisation's corporate strategy. At the top of the model, there are organisations that have learning processes, which actually enhance the nature and quality of the corporate strategy. Of course, each stage of this model includes all of the activities of the earlier stages excluding the first stage (no systematic training). The model emphasises the importance of getting from the bottom to the top; in other words, from a position in which T&D is an activity at operational, tactical and implementation levels (reactive role), to a position where T&D plays a proactive shaping role in relation to the organisation's corporate strategy (McCracken and Wallace, 2000).

### 3.6.2 SHRD Main Characteristics: Factors Influencing T&D Effectiveness

Pettigrew et al. (1989) identify a number of factors that influence T&D effectiveness. These factors relate to the business strategy, the external labour market needs, and internal actors and systems, which include factors such as training philosophies, systems, management organisation and external supporting and funding for training. Hussey (1985) identifies three important matters related to HRD that affect T&D activities and programme: an integral strategy, top management commitment and an organisational culture. Armstrong (1992) adds another theme: a coherent and flexible

training approach. Garavan et al. (1995) identify eight contextual factors which affect the form of HRD function and the type of activities it engages in: the external environment and organisation stakeholders, culture, technology, structure, change, size and power. Also, Garavan (1991) identifies nine key characteristics or criteria for SHRD, which relate to the main organisational factors influencing T&D effectiveness. All are important in their own right, but they are interrelated and integrated together.

- **Integration with an organisation's missions and goals**

This criterion implies integrating HRD strategies within an organisation's corporate strategy and objectives. It also stresses that HRD is viewed as a strategic lever in the organisation, as a means of helping the organisation to implement and shape its strategies. This kind of integration is called 'vertical integration', as described by Guest (1997) and Storey (1992), or 'strategic HRD aligned' (Legnick-Hall, 1988; Garavan, 1991). Therefore, strategic integration implies that HRD should play responsive and proactive roles, rather than just a reactive role. Also, HRD integration with the overall organisation's goals and missions suggests an implementation role for HRD, but truly strategic HRD should also shape and influence these missions and goals.

- **HRD policies and plans must be formulated, derived from and integrated with business plans and policies**

This criterion is one of the most important factors which could influence T&D effectiveness. Taylor (1996) emphasises that T&D should be considered an integral part of an organisation's investment plan. To ensure successful T&D planning, implementation and evaluation stages, T&D plans and policies should be linked to, derived from, and integrated with the overall business plans, objectives and needs. This integration helps to provide the organisation with the competencies required to implement the organisation's strategies. Hussey (1985) suggests that all organisations should start with strategy and make a training plan in accordance with it. He comes to this conclusion based on an empirical study into the largest business organisations in the UK. He found that one-third of the surveyed organisations saw the need to link management training directly to corporate objectives; 39 per cent believed that training should follow a general pattern of specific skills training for managers at different levels; 19 per cent thought that training should be directed at individual rather than corporate needs; 10 per cent used training as a basis for promotion.



Moreover, Garavan (1991) found in the Irish research that 81 per cent of the high-technology surveyed organisations had a written HRD policy statement. The key factor cited by over 90 per cent of respondents was the organisation's missions, goals and strategies. Also, Bailey (1998) states that a survey conducted by Waston Wyatt Strategic Rewards found that the more T&D is linked to organisation strategy the higher organisation performance achieved in comparison to all other organisations.

- **Top management support and commitment**

Top management commitment and support is considered a critical factor for a successful T&D programme (Taylor, 1996; Jones, 1990). Top manager roles as key stakeholders, should be active rather than passive, supportive and involved (Garavan, 1991; Lee, 1996; Harrison, 1997). Grove and Ostroff (1990) argue that the effectiveness of T&D depends on top management and line managers' support and understanding of what training hopes to achieve and its potential benefits. They also argue that top managers and T&D managers should discuss exactly, what needs to be developed. Lee (1996) emphasises that chief executives and senior management should actively support training and considers it as beneficial to them in their operational roles and in terms of their own development. According to Yeomans (1982), top management support could be verbal and/or action support. Verbal support is related to words, written documents and reports, while action support is the most important one; it is about supporting the T&D implementation and evaluation stages, through planning and allocating the required resources and time in the early planning stage. So, top management should support and provide T&D activities with all the facilities required to conduct such activities.

To obtain top management support and commitment, HRD professionals should demonstrate clearly the benefits of T&D on the individual and organisational growth and performance. In other words, top management needs to be convinced about the benefits of T&D and the nature of its outcomes, whether they will be measured financially or non-financially, and identify any potential barriers. Otherwise, the allocated time and budget will go to other organisational fields where the return is evident. Moreover, clear and flexible long-range plans and budgets should be available so that managers can send their employees on T&D programmes (Garavan et al., 1995).

- **Line management commitment and involvement**

Line managers are key stakeholders and actors; therefore, they should be involved and work in partnership with HRD specialists on both operational and strategic issues. In fact, mostly, line managers do not fully understand the importance of T&D activities, because training means those trainees (their employees) will leave their work and duties to attend the training programmes for a while. Therefore, it is very important to convince line managers of the importance of T&D in improving the work when the employees come back to their work after training. This is stressed by Wognum (2000) who emphasises the importance of fully involving line managers in any HRD decision-making, so that HRD activity, at the tactical and operational level, is aligned with HRD policy making at the strategic level. Furthermore, Lee (1996) and Harrison (1997) stress the need for shared ownership of HRD where line managers and HRD staff work in partnership over HRD issues. However, the role of the line managers is underdeveloped for a variety of complex, attitudinal and cultural reasons.

- **Environmental scanning**

This criterion implies that T&D functions and programmes should be responsive to any change in the external or internal organisational environment. Training needs should be based on organisational environmental scanning. That means that HRD, like any other organisational function, should explore the external environment to determine any potential opportunities and threats in order to be up-to-date with the external change, such as technological changes. At the same time, an organisation should scan its internal environment to determine its strengths and weaknesses. By doing so, it could determine the gap between what it is able to do and what it should be able to do. Also, it will ensure that training needs are assessed and analysed based on organisational, tasks and individuals needs or requirements.

- **HRD must view itself as a wider package of HRM strategies**

HRD strategies, policies and plans should be derived from, and linked to HRM strategies, in harmony with HRM activities. This fit between elements of HRM is described as 'horizontal integration' (Guest, 1997; Garavan, 1991; Harrison, 1997). HRD is considered one of the most important functions of HRM in any organisation; undoubtedly, its policies, plans and strategies should be formulated and integrated from HRM strategies and plans, or in harmony with these strategies and plans.

- **Expanded role of trainers**

Garavan (1991) and Talbot (1993) argue that trainers' roles should be expanded to be innovative and consultative, rather than just simply providing and managing training programmes. A trainer's roles should include adaptor (adapting skills and knowledge of staff to fit with the existing system), adopter (getting staff to adopt new values and attitude and emphasising change) and innovator (informing and influencing organisational change processes). Therefore, trainers should be well qualified, understand and know how to manage the T&D process and know how to design and conduct successful T&D programmes. They should not be just lecturers or teachers, but they should play different roles, as adaptor, adopter and innovator.

- **Recognition of organisational corporate culture**

An organisation's culture is defined, according to Drennan (1992: p.30), as a set of behaviours *"how things are done around here, it is what is typical of the organisation, the habits, the prevailing attitudes, the growing-up patterns of accepted and expected behaviour"*. Culture in general is defined, according to Schein (2004: p.17), as: *"A pattern of shared basic assumptions that was learned by a group as it solved its problems of external adaptation and internal integration, that has worked well enough to be considered valid and, therefore to be taught to new members as the correct way to perceive, think, and feel in relation to those problems."* The role of organisational culture is to embrace change as a strategic advantage, to influence the organisation's life cycle and facilitate the organisation's learning process (Garavan et al., 1995). Culture influences work behaviour and the way organisations view things; it identifies the accepted ways, beliefs, thoughts and feelings in the organisations.

Organisational culture contains tangible and intangible factors that influence work behaviour and attitudes, and affect the organisation's activities. Top management commitment and philosophy are some of the cultural aspects that affect training and development in the organisation. In this regard, Schein (2004) argues that the personal beliefs of the organisation's founders determine what is appropriate or inappropriate for the organisation's activities. T&D requires an appropriate culture that views it, as a source of achieving the organisation's objectives by developing employees' skills, attitude and behaviour, rather than, as a cost for which tangible and direct outcomes are not evident. Two other important cultural aspects that shape and influence corporate education and training practice are innovation and resistance to



change. So, any organisation that innovates and has less resistance to change culture invests more in T&D.

However, HRD should create a match between an organisation's culture and strategy. HRD should influence and change the corporate culture, rather than simply maintain it, this is a kind of double loop learning (McCracken and Wallace, 2000). It is suggested that learning can be both a product of culture, as well as a means of transmitting and changing culture. Therefore, any organisation that has a crucial role for HRD in influencing culture certainly has a learning culture (Garavan, 1991; McCracken and Wallace, 2000).

- **Emphasis on evaluation**

In order to be strategic HRD should evaluate its activities and see whether or not business needs and objectives are met. Particularly, there should be an emphasis on cost-effectiveness evaluation. However, emphasis on cost-effectiveness evaluation could lead to difficulty in evaluating HRD activities. Concentration on achieving quantifiable results within a short timeframe is considered a difficult task because investment in HRD is a long-term investment with less tangible and complex benefits, e.g. cultural, behavioural and attitude changes. Such changes and benefits could not be easily measured in monetary terms, or within the short terms (Lee, 1996; Harrison, 1997; Garavan, 1991; MaCracken and Wallace, 2000). More exploration about the evaluation stage is provided later in this chapter.

In summary, it could be said that T&D should play a strategic, proactive and influencing role, rather than just simply an implementing and reactive role. Top management support and leadership and line managers' participation are very important requirements for successful strategic T&D. Unfortunately, SHRD does not exist in many organisations for many reasons, such as the organisation's lack of or ill-defined strategic objectives and the cost of T&D is often considered high in many organisations. Some organisations do not analyse T&D needs properly and evaluating the training programme outcomes stage is ignored or just focused on employee satisfaction and reaction (Walton, 1999; Stone, 2002).

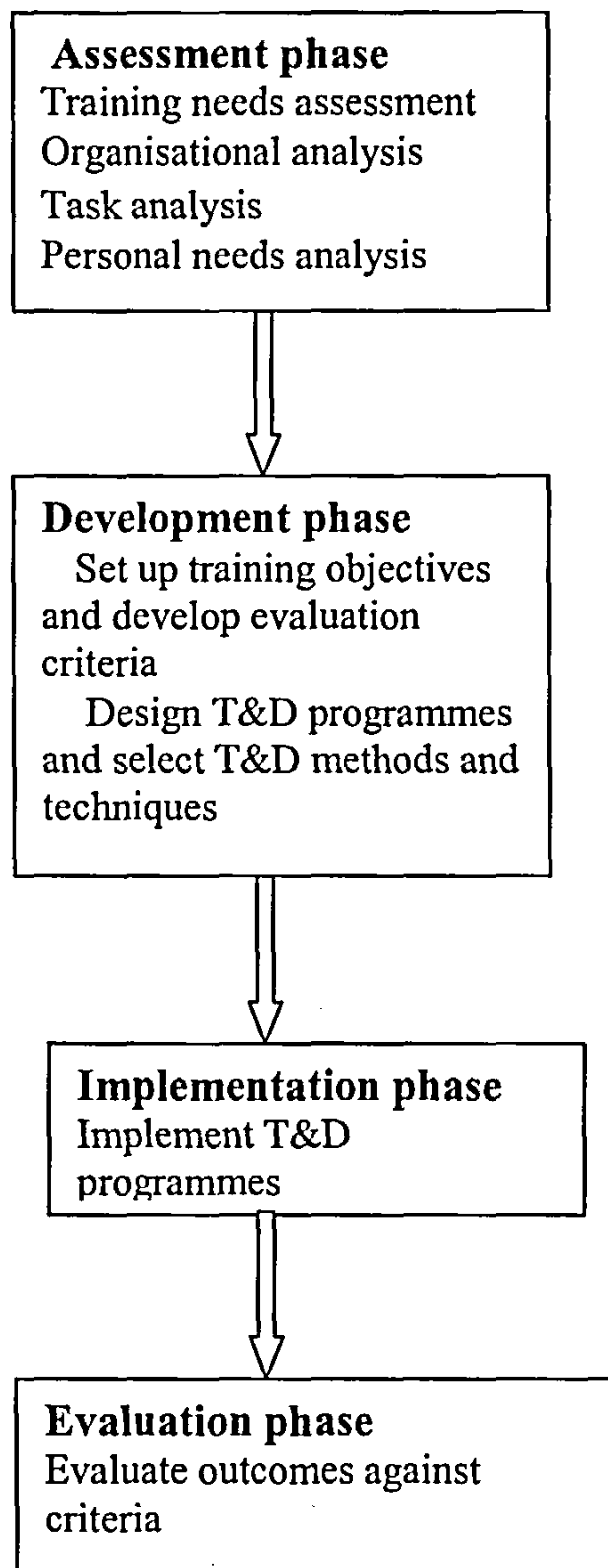
### 3.7 A Systematic T&D Approach and Process

T&D should be based on a systematic approach, rather than being piecemeal, fragmented, isolated short programmes developed to meet specific short-term needs. Armstrong (2003) argues that T&D will fail to obtain its objectives and affect organisational performance if it is based on a piecemeal basis and is used in isolation without the backing of top management.

A systematic training approach includes some important stages or sub-processes: development of Training Needs Assessment (TNA); formulating T&D objectives; designing and implementing the T&D programme; evaluating the effectiveness of the programme (Goldstein, 1993; Kuber and Prokopenko, 1989). One of the most important training approaches is advanced by Robinson and Robinson (1989). They argue that organisations need to adopt training-for-the-impact approach (proactive and strategic), rather than training-for-the-activity approach (reactive). Training-for-the-impact approach emphasises the proactive role of T&D; that is, through making employees more capable and skilful to improve on-the-job performance and to achieve the organisation's corporate objectives. While, in training-for-the-activity approach the programme is designed to meet the qualitative expectations of top management and tends to be reactive to the organisation's current needs and problems.

In general, it could be argued that the systematic T&D approach emphasises four essential stages, as shown in Figure 3.2: training need assessment; development stage; implementation stage; evaluation stage. However, it is important to say that a general understanding of learning theories and individual's and groups' preferred learning styles is required when conducting any of the T&D stages, importantly, the development and designing stage. Further explanation for these concepts will be provided later in this chapter.

**Figure 3.2: Systematic training and development approach**



### **3.7.1 Training Needs Assessment (TNA)**

According to Nadler (1990), training needs should not only be assessed at the first step, since the T&D process is affected by a variety of environmental factors that could affect the whole T&D outcomes and results. Thus, the T&D approach should be flexible enough to reassess T&D needs during all the stages in order to take any urgent T&D needs into account. TNA is considered the critical stage by which T&D needs are identified. This stage determines the whole direction and purpose of T&D processes. Thus, it should be analysed and conducted well to build other stages effectively. TNA aims to determine the gap between the actual level of performance and the desired one. It involves identification of T&D needs through making a series

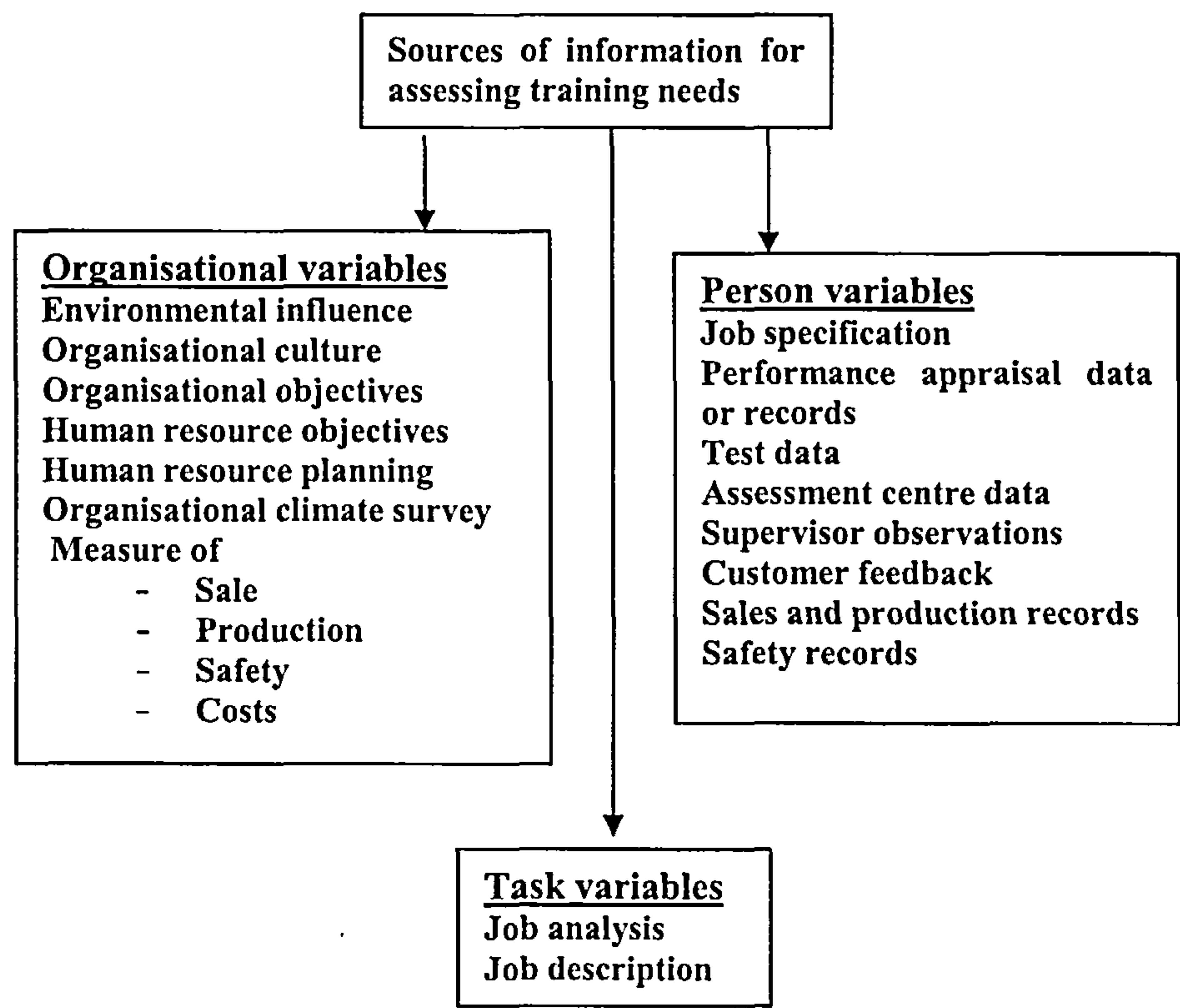


of assessments inside and outside the organisation and then establishes T&D objectives to meet these needs.

Beardwell and Holden (1994) contend that individual and group needs, which are supposed to fit with the entire organisation’s needs and objectives, are very important dimensions in determining T&D needs. So, individual, group and organisational needs should be interrelated and interconnected. Also, training needs should fit the organisation’s culture as well as the organisation’s corporate strategy; thus, T&D will help to achieve the organisation’s corporate objectives. Armstrong (2003) has promoted a “Deficiency Model Approach” as one of the most important approaches when identifying training needs as the difference between what people know and can do and what they should know and be able to do. This model identifies training needs based on the available skills and knowledge and the desired skills and knowledge.

To determine T&D needs and objectives there are three dimensions for the assessment process: organisational needs, task needs and individual needs (Goldstein, 1993; Armstrong, 2003; Stone, 2002). Figure 3.3 explains the most important sources of information under each dimension.

Figure 3.3: Training needs analysis sources, Stone (2002: p.327)



Organisation analysis according to Walton (1999), Werther and Davis (1996), Reid and Barrington (1997) and Stone (2002) looks at the organisation's needs as a whole. It aims to determine where T&D activities are required in the organisation and where they will be successful; also to find out how T&D programmes can contribute to achieve the organisation's goals and objectives. Organisational needs analysis also helps to identify the allocated resources for the T&D programme and identify areas of the actual or potential weaknesses that could be corrected by training.

Harrison (1997), in Marchington and Wilkinson (2000: p.187), defines job analysis as *“a process of identifying the purpose of a job and its component parts, and specifying what must be learned in order for there to be effective work performance”*. So job analysis is about collecting, recording, tabulating and analysing duties and tasks, identifying employees' competencies necessary to perform their jobs, identifying job performance standards, knowledge, skills and abilities essential to perform these tasks. This analysis answer the question of what job needs T&D and where. Many resources could be used to do this analysis shown in Figure 3.3.

Finally, individual needs analysis according to Stone (2002) and Latham and Wexley (1991) examines employees' performance and compares it with the established standards, in order to determine the training needs for each employee. Thus, it focuses on how well employees perform their jobs and what skills, abilities and knowledge they use to conduct those jobs. Basically, person analysis answers the questions of which people need training and what kinds of training they need. In order to answer such questions we need to find what specific skills and knowledge are to be developed if the employee is to perform his/ her job well.

### **3.7.2 Developing and Designing T&D Programmes**

Developing and designing T&D programmes is another important stage concerned with developing T&D programme objectives and evaluation criteria. It is also concerned with designing and planning the programme, in terms of its location, methods, content, time, trainers, potential costs, and so on.

A general understanding of learning theories and learning styles is very important for developing and designing an effective T&D programme. Not only it is important when learning from experience, for the individual learner to be aware of their

preferred learning style, it is also important that the trainer should be aware of differing learning styles in individuals in order to provide a learning experience which will be congruent with the way in which the trainee will learn best. So, understanding learning theories and the preferred individual and group learning styles is important in order to choose the most effective and appropriate T&D methods, planning for T&D content, location and even cost.

In order to decide what people need to learn there is a need to examine some of the ways in which people learn. There are many theories which explain how people actually learn. In this section learning theories and styles are explored briefly to better understand the basis for developing and designing an effective T&D programme. The behavioural learning approach and the cognitive learning approach are the dominant learning approaches.

In section 3.2, learning was defined to be about acquiring knowledge; this definition represents cognitive theories. Also, learning is described as a process that might change behaviour; this demonstrates behaviourist theories. The cognitive learning approach implies that learning occurs within the mind, what is going on in the brain, how people think and memorise things (Torrington and Hall, 1995; Foot and Hook, 1999; Yeo, 2002). This approach believes that learning is structured; teaching methods tend to be by telling and directing and the subject matter is perceived to be important in its own right, with memorising facts and learning rules seen to be of great importance, this is what 'chalk and talk' is based on. Thus, learning takes place in formal classrooms and lectures where information is delivered from teachers to students. It has been criticised as being theoretical and lacking stimulus for learners of a practical nature. Nevertheless, recent cognitive theorists have been concerned to discover how we solve problems: whether this is by trial and error, by deductive reasoning, by seeking more information or help from someone.

Within discovery learning students or trainees are given tasks to achieve but have to find stimuli to show them how to progress. Therefore, they learn by working through a process of trial and error to see what does and what does not work. It is a very powerful method of learning, but it cannot be used always. Time and cost can be constraining factors, as this method takes time to allow people to make discoveries for themselves; it is also costly, as the organisation should provide valuable materials in order for



trainees to discover for themselves something that their manager could have told them about (Senge, 1990).

Behaviourist theories are based on the idea that since it is difficult to study the working of the mind in a scientific manner it is important to focus on observable behaviour. Behaviourists like Kohler generally studied the behaviour on animals in order to gain insights into how people learn; they were concerned with studying changes in behaviour and said that learning occurred if you could see such a change. Cole (1995) reports that the roots of this perspective are derived from behaviourist theory which simply suggests that, if no behavioural change is recorded, no learning can be said to have taken place. According to Foot and Hook (1999) programmed training and computer-based training programmes were developed from behaviourists' work. In them, the correct responses are immediately rewarded by praise from manual or computer and the trainees are told that they have given the correct answer and pressed the correct key and can progress to the next stage.

Moreover, it is important as a trainer to understand individuals' learning styles, which will be explored later in this chapter. Also, understanding people's motivation to learn is very important for effective learning. People are motivated by a variety of things; these may take the form of incentive, encouragement or rewards. Some trainees may be motivated by the need to do well in a task and to learn new skills because it may provide the opportunity of getting a better job or more pay.

#### **3.7.2.1 Establishing T&D Objectives and Evaluation Criteria**

Establishing and formulating T&D objectives is one of the most important parts in the training process. According to Marchington and Wilkinson (2000, p189), "*the traditional approach to devising training plans focuses on the need to determine clear aims and objectives which are relevant to the learners concerned and enable the performance gap to be bridged*". Training objectives should be specific, clear, measurable and tangible, as far as possible (Stone, 2002; Redshaw, 2000; Burrow and Berardinelli, 2003). Often, these objectives should express what individuals would be expected to be able to do when they return to their workplace. It is also argued that it is difficult to evaluate and assess the overall effectiveness of training without knowing what it is trying to achieve (Kuber and Prokopenko, 1989; Stone, 2002). Thus, as long as training objectives are measurable, clear, agreed at all organisation

levels and reflect organisational and individuals' needs and objectives, evaluation criteria would be clear and agreed as well (Burrow and Berardinelli, 2003).

In order to overcome any potential problem in assessing training effectiveness and get top management support and involvement, T&D objectives need to be determined by top management, line managers and HRD staff. Hussey (1985) argues that top management should review training objectives whenever a switch in strategy is planned. Latham and Wexley (1991) stress that T&D objectives should be customized to the people who will participate in the training events, based on their needs assessment. Also, training should be for the benefit of the individual, as well as for the organisation.

#### **3.7.2.2 Planning and Designing T&D Programmes**

This important stage is concerned with planning for and designing an effective T&D programme based on the agreed planned T&D objectives in the previous stage. It is about taking important decisions relating to the content of T&D programme, determining or nominating the appropriate trainees, planning for T&D costs, planning for T&D programme location and choosing the appropriate T&D techniques or methods. All of these issues need to be planned, taking into account trainees' characteristics, training needs, learning preferred styles, the available resources and learning objectives.

- **Planning for T&D content, trainees and costs**

The content of T&D programmes is often determined or based on the T&D programme aims or objectives. Burrow and Berardinelli (2003) argue that training content needs to be sequenced and broken-up into manageable learning chunks. Mumford (1991) in Burrow and Berardinelli (2003) suggests that training content should focus on real issues and problems that managers and employees have to deal with, on organisation's corporate objectives and strategies. When nominating or choosing the trainees, it is important to consider the nature and number of the employees who are to be trained, their jobs, training needs, positions, learning styles and their motivation to learn. Also, trainees' ages, knowledge, education, level of understanding and experiences are important factors that determine the effectiveness of T&D programmes (Stone, 2002; Hughey and Mussnug, 1997). Moreover, T&D potential direct and indirect costs need to be planned as well.

- **Planning for T&D location**

It is also very important to think about the location of T&D programmes within the organisation or off-site; also, to decide whether it will be in the organisation, either on-the-job or off-the-job, or relying on specific training institutions (external providers). Some authors argue that external training programmes generally meet organisations' requirements; they are likely to be cheaper and more convenient than in the case where the organisation spends time, effort and cost in developing its own training programmes. In addition, external training programmes are mostly managed by professionals and there is an opportunity for participants or trainees to mix with other people from the same or different organisations. However, the disadvantage of these programmes, according to Cushway (1994: p.122), is that they may be not readily transferred to the specific organisation's culture, *"that is all very well in theory, but it will not work here"*.

However, developing in-house organisational T&D programmes is very important if the organisation's requirements continue for a long period of time if the organisation has unique requirements that could not be met by external programmes or if the organisation needs to develop some unique and specific skills which it needs not to be imitated by its competitors, who might use the same external training sources. Also, informal training can be more easily integrated into the organisation's everyday activities; it can be undertaken in modules over short time periods and can be synchronised closely with the organisation's production cycle; it can be more easily focused closely on the workers specific individual and work role needs (Currant et al., 1997).

If the organisation decides to use its internal T&D sources, the main issue that needs to be considered is whether it will be on-the-job or off-the-job. Within on-the-job T&D, employees or trainees do the actual work in the actual work environment, under the same work conditions (learning by doing). So, if the organisation chooses on-the-job training, it should decide whether it would be part of the job, as a job instruction managed by managers or colleagues, or as a separate learning experience. However, within off-the-job training employees are isolated from the actual work environment, which makes this type of training questionable as to whether or not the acquired skills will be transferred to the job. Therefore, if the organisation chooses



off-the-job training, it should decide whether it will be an effective programme because employees or trainees will be taken away from their work environment.

- **Determining T&D methods and techniques**

To have positive results from T&D programmes, organisational commitment to training must tie in closely with appropriate effective training methods and training delivery mechanisms (Acton and Golden, 2003). Methods, such as demonstration, coaching, job rotation and planned experiences and technology-based training, are some of the training methods that could be used if an organisation decides to use on-the-job T&D approach. Lectures, case studies, role-play, discussion group, action learning, projects and business games are some of the training methods that could be used if the organisation decides to use off-the-job T&D approach.

The choice between T&D methods and techniques depends on different issues that need to be considered when deciding the appropriateness of any T&D method or approach: T&D content; the results or objectives to be achieved; T&D needs; the number of trainees; trainees' background; trainees' level of understanding; trainees' education level; trainees' training needs; trainees' ages; trainees' preferred learning styles; the available equipment; the time and the budget allocated to the T&D programme. It is important to say that some T&D methods are more participative than others; thus they are varied in their usefulness in accordance to the trainee's preferred learning style. So, a variety of techniques can avoid trainees becoming bored and also give opportunities to practise skills if a skill is being taught. By doing so it is likely to use the preferred learning styles of different individuals at various times. Learning is an active process, and, even if it is a list of facts that needs to be learnt, most people learn more effectively when they test themselves, or rewrite information in their own words.

It is important to stress that methods such as role-play, group discussion, project work, case studies and computer-based training are some T&D methods that suit activists, who tend to throw themselves into whatever is happening; they look for new ideas, experiences, and tend to be enthusiastic about anything new, to participate fully in learning or training. On the other hand, methods such as lectures, films and videos are more appropriate to encourage reflective learning since reflectors appreciate T&D techniques where they are provided with information that they can think about. This

group of people tend to stand back and observe experiences from different perspectives. They listen to others and get the drift of the discussion before making their own points.

Theorists who tend to adapt and integrate observation into complex but logically sound theories, welcome opportunities to examine new theories and compare them with other points of view, so lectures and guided reading are the most appropriate methods to be used to encourage their learning. Finally, pragmatists are keen to try out new ideas, theories and techniques to see if they work in practice; they return from training programmes full of ideas that they want to try out immediately, they appreciate T&D techniques that are close to reality, so on-the-job T&D methods, in addition to case studies, role plays and action learning are more preferable and successful methods with this group of people.

### **3.7.3 Implementing T&D Programmes**

Implementing T&D programmes is the vehicle of the T&D process. T&D programmes should be implemented according to the programme design. Qualified trainers who have the abilities to deal with different people and situations are necessary for a successful implementation process (Hughey and Mussnug, 1997; Hale, 2003; Bees, 1994). Armstrong (2003) asserts that T&D programmes should be monitored continuously to ensure that they are proceeding according to the plan and within the agreed budget. In order to check the managerial results, training should be evaluated after each event. Mondy et al. (1999) argue that implementing training programmes usually faces some difficulties which must be resolved first in order to reach a satisfactory implementation stage.

- Most of the managers have the same reaction all the time: that they have no time and they are too busy to think about T&D.
- A good trainer has to exist. Qualified trainers who possess communication skills, who understand the management philosophy, objectives and the importance of the training programme are not available all the time.
- Record keeping is also one of the difficulties which faces an organisation when implementing T&D programmes. This information might be useful to the organisation in order to assess the effectiveness of the programme by measuring the trainees' performance before and after training.

- The requirements of the coordination of training programme conducted outside the organisation might be many and expensive.

#### 3.7.4 Evaluation

With the huge investment in developing training strategies and programmes, the question is no longer whether we should train or not, rather it is about whether or not training is worthwhile and effective (Mann, 1996). As organisations are spending more and more on training, evaluating the effectiveness of these programmes has become critical. Hesseling (1966) suggests that one of the main tasks of the trainer is to test for training effectiveness and to confirm that the selected training methods have achieved the desired results. It could be argued that evaluating training effectiveness is the starting point when talking about T&D benefits and contributions in any organisation. Training is a tool used to change people's behaviour, while evaluating training effectiveness is centred on measuring that change.

The Manpower Services Commission (1981) defines training evaluation as *“the assessment of a total value of the training system, training course or programme in social as well as financial terms. Evaluation differs from validation in that it attempts to measure the overall cost-benefit of the course or programme and not just the achievement of its laid-down objectives. The term is also, used in general judgmental sense of the continuous monitoring of a programme, or of training function as a whole”*. Hence, training evaluation helps to collect all the descriptive and judgmental information required to make effective training decisions. Evaluation should be viewed as part of an effective training process and a base to improve organisational decision-making about human performance improvement (Burrow and Berardinelli, 2003). It identifies where a T&D department could prove that it adds valuable service or adds value to the organisation's performance. In other words, training evaluation helps in interpreting the training costs and measures the benefits of T&D programmes against the employees' total performance. From training evaluation, an organisation can make a judgment of what employees gain from training and what is transferred and implemented to their work. Bee and Bee (1994) state that it is necessary to evaluate T&D programmes, since the evaluation process improves the efficiency and effectiveness of training programmes, displaying the organisation's impression about trainers' performance in the programme and helps them to improve their training skills and justify the expenditure on the programmes. Therefore, it could be argued



that, as long as an organisation pays attention and emphasises training evaluation to identify training contributions, training is viewed by this organisation as an important organisational function that improves or helps to improve the organisational performance.

It is argued that, although training evaluation is a very important phase for a successful T&D programme, this phase is the most neglected one, resulting from a lack of time and resources to complete the evaluation process, or maybe a lack of top management support, ineffective design of the evaluation process and unclear evaluation criteria. Thus, the data would be misunderstood, misused and misinterpreted (Beardwell and Holden, 1994; Houlton, 1996; Combs and Falletta, 2000). Mann (1996) argues that, despite heavy investment in training, organisations can frequently fail to evaluate adequately the value or success of their training programmes. In this regard, Hale (2003) has included two practical examples that demonstrate an insufficient evaluation process. A recent survey undertaken in the USA has shown that 57% of the surveyed American organisations consider evaluation as important, but only 27% use an action plan after training; just 16% use follow up from T&D and only 7% of the surveyed organisations evaluated the return on investment in training. Another recent study carried out by the American Society for Training and Development (ASTD) has found that 78% of the surveyed organisations use level one of Kirkpatrick model (reaction), 32% apply level two (testing for learning), while about 9% use level three (behaviour change) and only about 7% apply level four (results). Also, an empirical study conducted by HMSO (1989) found that about 85 per cent of UK-based employers do not attempt to assess the benefits from training programmes; therefore, they are unable to quantify their results. (Tennant et al., 2002).

Grove and Ostroff (1990), Redshaw (2000) and Shandler (1996) argue that evaluating training gains or influences on organisational effectiveness and performance is a very hard task for the following reasons.

- There are many other factors which can have an influence, positively or negatively, on the organisation's performance: for example, other organisational activities, market forces, competitive activity, new technology, legislation, the economy, etc (Shandler, 1996; Redshaw, 2000; Burrow and Berardinelli, 2003); also, luck, industry, power and size.

- The impact of training may take a considerable time to show up in overall results (Redshaw, 2000).
- Training results and outcomes are usually complex and difficult to be measured or quantified, such as employee satisfaction, commitment, motivation, changes of behaviour and attitudes, etc. This causes confusion between accountants and line managers who view training evaluation differently from the way trainers view it. Accountants and line managers may believe that training evaluation is not different from any other form of evaluation; simply, outputs can be compared with inputs, while the fact is that the relationship between training intervention and organisational performance cannot be easily identified.

To overcome most of the evaluation difficulties, Burrow and Berardinelli (2003) and Redshaw (2000) suggest that there are two important things to be taken into account. First, line managers should be involved. As mentioned before, effective T&D programmes require top and line management support, commitment and leadership. Thus, line managers should participate in determining the training objectives and evaluation criteria. These occur when trainers are consulting with line managers. They may ask them questions such as, what they want to improve, how they will recognise success and how they will measure this success. During this process all the other factors that influence the organisation's performance would be identified and agreed. Second, because it is hard to connect training interventions to the organisation's performance measurements directly, these measurements need to be revised, refined and resized to document the impact of planned learning (T&D) on organisational performance.

There are many training evaluation approaches and techniques. However, there are four main complementary evaluation frameworks: Kirkpatrick, the Bell system, Parker and CIRO; all have been reported by McCracken and Wallace (2000). However, Kirkpatrick's evaluation model is the one most commonly used by many organisations (Hale, 2003). According to Kirkpatrick (1996), there are four stages to be considered when evaluating training effectiveness: reaction, learning, behaviour and results level.

- **Reaction Level**

This level of measurement answers whether people are happy with the training inputs (Hale, 2003). Thus, it evaluates participants' reactions, opinions, impressions and attitudes toward the programme, such as, to what extent the participants liked T&D programme, its contents, the trainer, the methods and the environment surrounding the programme. This is commonly obtained at the end of the programme through questionnaires or group discussion.

- **Learning Level**

This level answers, 'what do people remember from the training session?' (Hale, 2003). To what extent have the participants learned the material and the particular skills or know-how contained in the programme? Kirkpatrick (1979) defines this measurement as, *"the extent to which participants change, improve knowledge and/or increase skill as a result of attending the programme"*. This measurement is made through special standardised tests at the end of the programme, such as pre-post, paper-and-pencil tests, skill practice, workshops and job simulation.

- **Behaviour Level**

This level answers, 'whether people use what they know at work?' (Hale, 2003). The changes in the participants' behaviour, skills, patterns of work, relationships and abilities, and so on. In this kind of measurement, management would like to know if participants have improved on-the-job performance as a result of T&D. These indications could be collected through observations, survey, interview and comments of supervisors and colleagues and from performance appraisal.

- **Results Level**

This level of measurement finds out 'what are the outcomes of applications on the job over a period of time?' (Hale, 2003). This level of measurement reflects the efficiency of achieving the T&D programme and the organisation's objectives. This level of evaluation focuses on the impact of behaviour change on the organisation's performance. Because changing employees behaviour and attitudes is not the final objective of T&D, the end results should include things, such as: improved productivity, better quality, lower costs, more speed, fewer accidents, improved morale, lower turnover and, ultimately, more profit and better service. To determine the cost efficiency of training, recent return on investment (ROI) is used to find out whether the monetary values of the results exceed the cost of the programme.



The Bell system of evaluation model consists of four evaluation levels of outcomes. Reaction level, capability level it reflects the extent to which training objectives are met, such as, what will participants be able to know, do or think as a result of training? (Burden and Proctor, 2000). Also, it includes application level which measures what the participants know, do, or think in their working place after receiving training programmes and finally, worth level measures the value of training in relation to its cost and shows the benefits from training investment in terms of money, efforts and time.

Moreover, Warr, Bird and Rackham's (CIRO) evaluation model, which was developed in 1979, has a broader scope than any other model. Again there are four categories of evaluation (CIRO). Context concerned with identifying training needs from an organisation's context and setting training objectives for evaluation, input category and concerned with analysing all the available required resources and selecting the most appropriate training methods to achieve training objectives. Also, reaction level which is about collecting and analysing information about the participants reactions or opinions regarding to T&D programme in a manner way and outcome category that concerned with identifying to what extent training objectives have been achieved.

Finally, the CIPP (Context, Input, Process, Product) model, which was developed by leading educators on the 'National Study Committee', was viewed as useful for the evaluation of management T&D. Again it consists of four levels of evaluation. Context level concerned with the identification of the training needs with particular reference to specific problems and opportunities and produces training goals and objectives. Input level concerned with how the available resource should be used to meet training goals and objectives, also concerned with the planning stage of training. Process level which concerned all the information relating to the implementation stage and identifies possible areas of failure and product level that measures to what extent training goals have been met through examining training outcomes. However, this model indicates the effect on ultimate outcome (organisation's performance or business results) the area where training could prove its usefulness and benefits to the organisation.

Therefore, it could be said that all of the evaluation models focus on the following important criteria for determining training effectiveness:

- stakeholder perceptions (level one: reaction)
- learning gain (level two: learning)
- on-the-job performance improvement (level three: behaviour)
- organisational improvement and ROI (level four: results).

An empirical study, cited by Mann (1996), reviewed the most popular evaluation levels used by US organisations when evaluating their training programmes and showed that over half (52%) of the surveyed organisations use assessment of their participants' reaction and satisfaction with the programme as the key methods of evaluating training, 17% assess the application of the trained skills to the job and 13% evaluate change in organisational performance following the training, while, 5% of the surveyed organisations test for skill acquisition immediately after training and 13% have no systematic evaluation of their training programmes.

Stakeholder reaction provides insight into trainees' motivation and satisfaction, but does not directly measure training results. Historically, training was conducted through measuring trainees' number, perceptions and attitude towards the programme. Often, employees were asked questions about the programme characteristics, instructional effectiveness and their feeling about the relevance and results of the programme (Collins, 2002; Russ and Preskill, 2001), but the evaluation methods are not logical enough to judge training effectiveness and quality. This means that those trainees' attendances, perceptions, motivation and attitude towards the programme are important outcomes of any training programme but there is no relationship between these outcomes and achieving the programme objectives and improving organisation's performance (Combs and Falletta, 2000; Green, 2001). In other words, they are not enough to justify training cost and clarify its contribution to organisational performance. Assessing training effectiveness based on trainees' perceptions is described by James and Roffe (2000) and Acton and Gloden (2003) as *ad hoc*, unsystematic, informal and unstructured evaluations of training programmes, which tends to be post-training appraisals rather than approaching the evaluation of training programmes from their design stages. Many other people have emphasised the same fact when they examined the correlation among the evaluation stages in the

Kirkpatrick model. For instance, Aliger and Janak (1989) found no relationship between the trainees' reactions and the other evaluation stages.

Thus, the questions about training effectiveness are no longer focused on trainees' perceptions but are directed at factors such as: Did employee performance improve as a result of training? How did training contribute to achieving the organisation's critical goals? (Burrow and Berardinelli, 2003). T&D results should be connected to the organisational performance measurements, such as return on investment (ROI), changes in productivity, quality improvement, customer satisfaction and market share (Miller, 2002; Burrow and Berardinelli, 2003). Otherwise, it will not be valued and valuable. In this regard, Kirkpatrick (1996) states in Hale (2003: p.29) *"the future of training directors and programmes depends to a large extent on their effectiveness. To determine effectiveness attempts should be made to measure training in scientific and statistical terms"*.

Therefore, level four (organisational performance) is the most important indication of the training effectiveness, but the hardest one. It is not easy to find direct relationships between training interventions and the organisational performance measurements (quality, customer satisfaction, ROI, and market share) (Burrow and Berardinelli, 2003). Therefore, of the identified evaluation criteria there are two critical and essential levels that affect other evaluation levels: learning gain (acquired skills, competencies, attitudes and capabilities) and on-the-job performance improvement achieved through changing trainees' behaviour and work patterns, which is often called training transfer. These results represent levels two and three in the Kirkpatrick Model (learning and behaviour). If trainees improve their job performance requirements (skills, knowledge and attitude) they will perform their job well, which will enhance their job performance, their perception toward the programme in turn; this will indirectly affect the overall organisation performance (Burrow and Berardinelli, 2003; Phillips, 1997; Russ and Preskill, 2001).

On the other hand, Bramley and Kitson (1994) contend that the appropriate training evaluation model is the model that facilitates evaluating levels 3 and 4 of Kirkpatrick evaluation model (behaviour change and results); training needs and objectives are defined in terms of the changed behaviour and increased effectiveness, rather than just increasing knowledge, skills and abilities. Also, top management and line managers



are involved in the whole training process and are able to evaluate the changes in behaviour and effectiveness, which are occurring as result of training. They identify different strategies which could be applied to identify levels 3 and 4 when evaluating training.

In searching for the actual T&D contributions to the organisational success, Burrow and Berardinelli (2003) found that, to connect training outcomes and organisation performance, a middle level of organisational measures needs to be identified as a part of the training evaluation stage, level 3.5. Therefore, to identify the influence of training on the organisation's performance, two important questions need to be asked. The first one is: How is the work being conducted better, or differently as a result of training? The criteria or performance measures which could be used to answer this question are, the changes in the jobs results, such as quantity, quality, performance, new job duties, cross training, decision-making, error rate, etc (Combs and Falletta, 2000). The second important question is: How is the department and work group different and better as a result of training? Here we should look at the department measure, which is connected directly to the performance developed through the training programme, including productivity, budget, material use, customer satisfaction, downtime, grievances, errors rate, etc (Swanson and Houlton, 1999).

Muhlemeyer and Clarke (1997) found that know-how transfer at the workplace is the most important process to secure organisational success. However, this stage is the most neglected one. Transfer of training is defined as the degree to which trainees effectively apply the trained skills, knowledge and attitude gained in a training context to the job. Evaluating transfer of training requires specific measurements, such as performance test and observation, in order to measure behaviours and learned skills or knowledge (Mann, 1996). The more probable assumption is that the newly gained knowledge can be used somehow, sometime and somewhere. Muhlemeyer and Clarke (1997) also argue that transferring the know-how at the workplace could lead to the development of resistance to change in the organisation, since the transferring process includes change. Resistance from employees, colleagues and line managers may be because of reservations about the introduction of know-how gained by participants of training programmes. Organisational resistance may arise because of the introduction of new techniques and know-how that may impact on other organisational processes and departments which are still operating under the old

methods. Moreover, technical problems may arise through the mismatch of new knowledge and old technology within the workplace.

It is argued that evaluation should focus on all organisational stakeholders, comprehensively, and on the long-term results, and should also use the most suitable information to make judgments about training effectiveness (Russ and Preskill, 2001; Burrow and Berardinelli, 2003). It is also suggested that evaluation could be very focused and short-term or quite comprehensive with focus on the long-term results (Collins, 2002; Russ and Preskill, 2001; Burrow and Berardinelli, 2003). Evaluation should be based on a clear identification of the purpose and results expected from the programme. Thus, if the programme is designed to respond to a particular problem, or meet specific requirements, evaluation should be used to determine if that specific goal was successfully achieved and not focus on broader expectations. According to Brinkerhoff (1988), good evaluation should be able to prove that the programme is aimed at important organisational benefits, enjoyed by participants, achieves important skills, knowledge and attitude objectives, uses the most cost-effective designs, transferred effectively to the job and provides valuable and cost effective organisational benefits. However, much of the training efforts in organisations are not specifically related to organisational final outcomes. Thus, evaluating these efforts should not focus on the organisation outcomes (Miller, 2002; Burrow and Berardinelli, 2003).

Bramley and Kitson (1994) argue that, to carry out an effective evaluation process, it should be conducted on all evaluation levels: reaction, learning gain, behaviour change and result, because each level provides different kinds of evidence (At each level there are different T&D outcomes. For example, the reaction level resulted in a happy and motivated workforce, while the learning gains level gives an indication of the extent of the learned skills, facts, attitudes and knowledge. The behaviour level indicates the extent to which on-the-job performance is improved as a result of the learned skills and knowledge. Finally, the result level gives the most crucial evidence of training effectiveness through linking T&D to the overall organisational performance criteria, such as quality, customer satisfaction, productivity, and so on.

For an effective evaluation process, Burrow and Berardinelli (2003) suggest many things need to be taken into account:

- evaluation must be objective and targeted as an important outcome, including individual, job and organisational improvement
- evaluation should be accomplished relating to the agreed evaluation criteria improved in developing and designing T&D programmes phase
- evaluation should be matched with the organisation's philosophy, culture and objectives; what is relevant to one organisation may not be relevant to another
- evaluation procedures should be reasonable, which means that evaluation should be able to be conducted within the structure and resources and the training programme by the people responsible for the programme.

In Arab organisations, as in many other organisations, evaluation is the most important stage, but the most neglected and problematic one. This stage is usually conducted on an unprofessional manner. Arab researchers argue that training evaluation is rarely found in their organisations. For instance, Al-Athari and Zairi (2002) found that evaluation is not the most important stage in the training cycle for most Kuwaiti organisations which rely on evaluating the level of trainees' reaction towards the programme. Abdalla and Al-Homoud (1995) argue that there are no specific follow-up procedures for evaluating the effectiveness of T&D programmes. In most Arab organisations the effectiveness of training programmes is evaluated based on the reaction level, instead of focusing on the results level and on the transferred knowledge to the workplace, although they are considered, according to Kirkpatrick, as the best evaluation systems or criteria because they focus on the effects of the application of the new learned or gained information and concepts on the organisation performance.

To conclude this section, and to introduce the importance of the next section, it is important to say that the influence of T&D on improving organisational performance is the most important indicator of the training effectiveness which represents level four of Kirkpatrick evaluation model. Increasing or improving an organisation's performance is the ultimate organisational objective which all organisational people, functions, activities, strategies and plans aim to achieve. From a managerial point of view, connecting the outcomes for any organisational activity to the organisational



performance improvement is a very important criterion to judge the effectiveness of that activity and justify its cost. Otherwise, the whole effort and money spent on that activity would be a waste of money and time. Linking T&D to organisational performance is a very difficult task, but the most important thing to do. To identify how T&D could influence organisational performance it is important to go through this by introducing the concept of organisational performance and the most important organisational performance frameworks emphasise the importance of T&D in increasing the performance of organisational people. It is also important to include empirical studies conducted to explore the ways by which HRM activities, including T&D, could influence organisational performance.

### 3.8 Organisational Performance

In order for organisations to maintain and improve their competitive advantage, performance measures are widely used to evaluate and control business process improvements (Ghalayini and Noble, 1996). However, although organisational performance is the most widely used dependent variable in much organisational research today, it remains one of the vaguest and most loosely defined constructs (Rogers and Wright, 1998). The struggle to establish a robust definition for organisational performance has been ongoing for many years and is not limited to the field of strategic HRM. Many researchers have found that, after reviewing literature in organisational effectiveness and performance, they know less and less. Much of the literature relating to organisational performance is limited to financial indicators (traditional performance measures) such as profit, return on investment (ROI), and so on. The definition of performance was narrow, as pointed out by Venkatraman and Ramanujam (1986: p.801), “...centres on the use of simple outcome-based financial indicators that are assumed to reflect the fulfilment of these economic goals of the firm”.

Traditional performance measures, according to Wongrassamee et al. (2003), have suffered from different limitations, which make them insufficient and inappropriate as indicators for the organisation’s effectiveness. Some of these limitations are: they are based on traditional cost management system; they are usually not incorporated into strategy; they are difficult to implement in practice and tend to be inflexible and fragmented; they contradict accepted continuous improvement thinking; they

represent the current organisation performance situation but do not give indications about future performance; they neglect customer requirements.

As a result of these limitations, various integrated and multi-dimensional performance measurement frameworks have been advanced. Most of these new organisational performance frameworks propose a broad performance construct that involves both financial and operational or non-financial indicators, such as new product, product/service quality and market share. These frameworks emphasise the importance of people management, HRM outcomes and learning influences on organisational performance. The most common and distinctive performance frameworks that attempt to tie performance metrics to the organisation strategies and visions are Kaplan and Norton Balanced Scorecard Framework (1992), European Foundation for Quality Management (EFQM), the Business Excellence Model (1988).

### **3.8.1 The Balanced Scorecard Framework**

The Balanced Scorecard is defined as a comprehensive performance measurement technique comprehensive framework developed by Kaplan and Norton in 1992, in which an organisation's missions and objectives can be transformed or translated into a set of performance measures. Kaplan and Norton within the Balanced Scorecard, introduced in addition to the financial measures another three performance measurements that highlight non-financial aspects: customer satisfaction; internal business processes; learning and growth. Thus, the Balanced Scorecard contains a set of financial and non-financial measures designed to help organisations to implement their key success factors and satisfy key stakeholders group. Kaplan and Norton (2000) state that intangible assets and organisational capabilities, such as high-quality products and service, motivated and skilled employees, responsive, innovative and predictable internal processes, satisfied and loyal customers, are very important requirements for superior organisational performance and sustainable competitive advantage.

The Balanced Scorecard has four major perspectives: financial, customer, internal business processes and learning and growth perspectives. Whereas the financial measures are concerned with past performance, the other perspectives represent the future of performance and growth. Hence, the Balanced Scorecard's perspectives

permit a balance between short and long term objectives: between external measures (shareholders and customer) and internal critical processes (innovation and learning and growth); between desired outcomes and performance derived from those outcomes; between hard objectives measures and softer more subjective measures (Kaplan and Norton, 2000; Wongrassamee et al., 2003).

The financial perspective includes three general objectives: revenue growth; cost management; asset utilization. Customer perspective is an important and overemphasised one, because customers are considered to be the key important performance drivers. So, organisations aim to sustain ongoing performance and competitive advantage should pay more attention to this perspective. Customer measures include the following measurements: market share; customer retention or loyalty; customer acquisition; customer satisfaction; customer profitability. Because of the importance of the customer dimension to organisational success, Kaplan and Norton (2000) provide another quantitative measure to assess performance with customers, called the customer value proposition measure. They argue that organisations should think of what will cause the customers to purchase a product or service from the organisation. These factors will guarantee satisfied, motivated, loyal and profitable customers. The other quantitative measures with customer perspective include are: product/service functionality; quality; price and time..

Kaplan and Norton (2000) assert that internal business processes are designed to measure areas of internal organisational excellence required to ensure customer satisfaction. Examples of those areas are cycle time, quality, employee skills, innovation and productivity. These measures must be designed in ways that are directly affected by an employee's actions. This linkage is essential to ensure that employees at all levels have clear targets for action and are able to take decisions or make improvements that really contribute to the corporate objectives. Internal business process measures involve different themes: identify or make the market; design; deliver and service.

Learning and growth measures are the most important measures to achieve organisation objectives in other areas. It emphasises that investing in employee capabilities and performance provides a platform for ongoing improvement and growth. The idea of improving processes and performance for customers must



increasingly come from front-line employees who are close to internal processes and the organisation's customers. Learning and growth measures include measures such as: employee capabilities; information technology and motivation and alignment. Moreover, Kaplan and Norton (1996, 2000) stress the importance of other employee measurement groups. They stress the importance of employee satisfaction since satisfied employees are the precondition for high product and service quality, high productivity, responsiveness and customer service and satisfaction. Also employee retention which captures an objective to retain those employees in which the organisation has a long-term interest. Organisations make a long-term investment in their employees, so any unwanted departure means a loss in the intellectual capital of the business. Finally employee productivity which is related to the output produced by employees to the number of employees used to produce that output.

It could be argued that the role of HRM practices, including T&D activities in the Balanced Scorecard, is demonstrated through customers, internal processes and learning and growth perspectives. In this regard, Rogers and Wright (1998) argue that the Balanced Scorecard has been advocated as a way for HR to demonstrate its impact on organisational performance. The Balanced Scorecard literature indicates that learning and growth areas enable the internal business process (innovation) which will, in turn, allow the achievement of specific customer objectives and, finally, affect the financial results. In this regard, Kaplan and Norton (2000) stress that, in order to get superior customer satisfaction and successful internal processes, in addition to the ability to compete globally, the fourth perspective of Balanced Scorecard, 'learning and growth' perspective, should continually improve the organisation's capabilities for delivering value to customers and shareholders. Thus, organisations should invest more in reskilling employees or, in other words, in T&D, enhancing information technology and systems and aligning organisational procedures and routines. These objectives are articulated in the learning and growth perspective.

To achieve an exceptional on-time delivery operating process, innovation and high-quality internal processes are required to achieve high customer satisfaction. In other words, improving internal business processes, which include important processes such as innovation, operation, quality and post sale service, will have the greatest impact on customer satisfaction and achieve the organisation's financial objectives. To improve and increase these processes and capabilities, T&D, as an important learning

activity (the fourth perspective) are strongly required. T&D as planned learning activities, by which employees skills and behaviour are improved to the extent that improvement on the job performance is represented by high quality product and service, on-the time deliver, reducing time required to produce or provide service which leads to more customer satisfaction and loyalty and, in turn, better financial results.

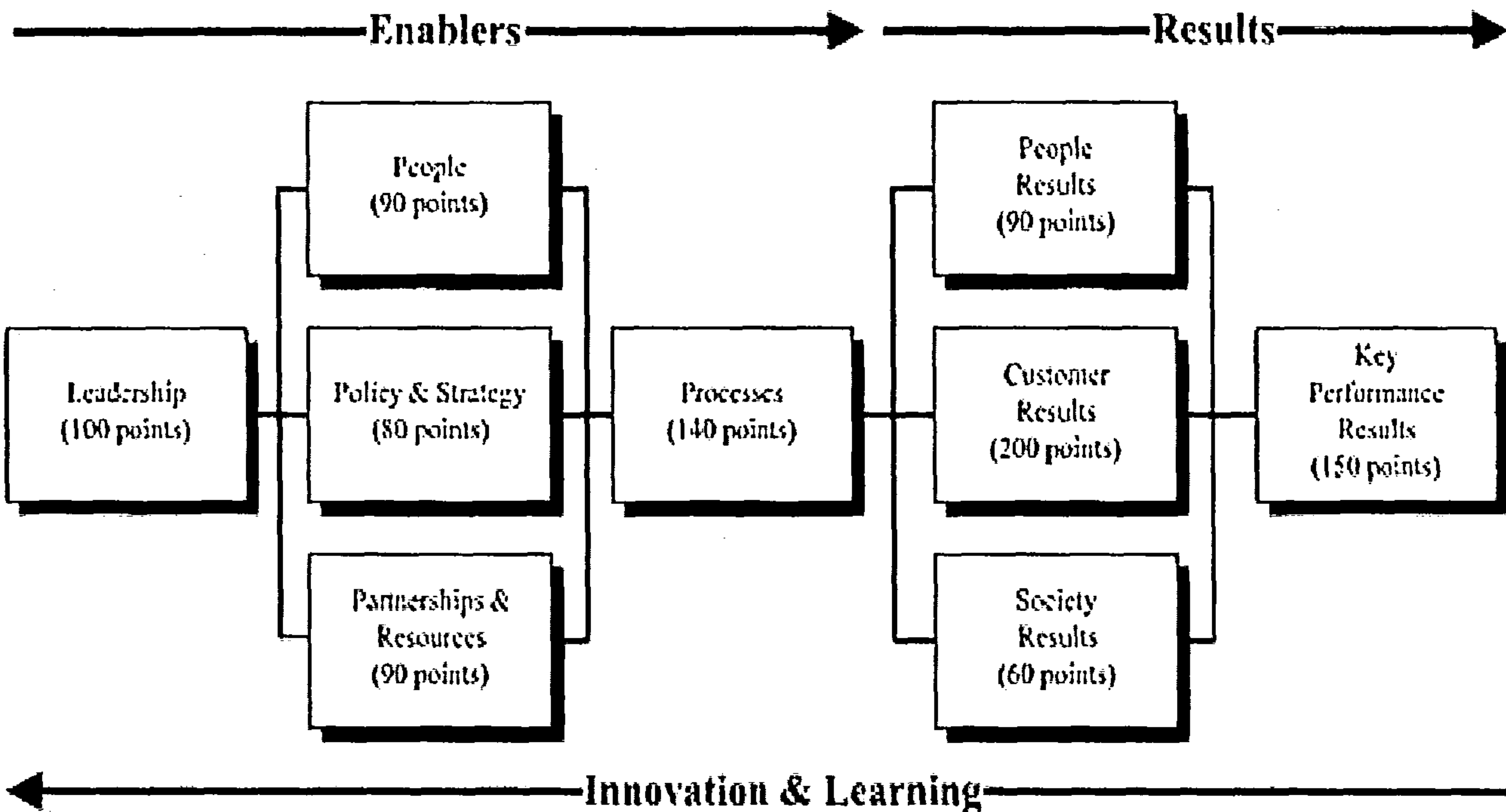
Therefore, it could be argued that organisational learning and, thus, T&D is viewed as one of the most important key performance drivers that enhances internal business processes and leads to superior customer and financial results. Also, T&D is necessary to derive improved organisational performance from the internal business process and is responsible for improving or developing people skills and capabilities that should be innovative, efficient and able to produce and provide what customers need and demand effectively. In this regard, Kaplan and Norton (2000) assert that improvement in employees' capabilities is critical to the jobs and employee motivation is a component for the learning and growth perspective. Also, Kaplan and Norton (1996) point out that organisations need the capacity for double-loop learning that occurs when managers question their assumptions and reflect on whether the theory under which they were operating is still consistent with current evidence, observation, and experience (Wongrassamee et al., 2003; Kaplan and Norton, 1992, 1996; Rogers and Wright, 1998).

### **3.8.2 European Foundation for Quality Management (EFQM), the Business Excellence Model**

In 1988 the European Foundation for Quality Management (EFQM) was founded as a result of an increasing concern for a lack of quality, productivity and competitiveness in a dynamic world market. It was created with the aim of being the reference model supporting the European Quality Award. The basis of the EFQM excellence model is the principles of Total Quality Management (TQM). However, the aim of EFQM is to provide a system for understanding performance management (Wongrassamee et al., 2003). It is a diagnostic tool for self-assessment of the current health of the organisation. Thus, through self-assessment, an organisation is better able to balance its priorities, allocate resources and generate realistic business plans.

The EFQM business excellence model is based on nine criteria reflecting validated leading edge management practices, as shown in Figure 3.4. These criteria are accepted as common sharing best practices among organisations. Five are called ‘enablers’, which represent what an organisation can control, while the other four represent what an organisation will achieve and they are called ‘results’.

Figure 3.4: The EFQM business excellence model, source, Wongrassamee et al (2003)



‘Leadership’ is considered an important enabler criterion, since organisations’ leaders are responsible for developing and clarifying a statement of vision that propose total quality and continuous improvement in which organisations and their people will achieve. The other important enabler criterion is ‘people management’, which refers to how an organisation handles or manages its people and develops their skills and knowledge so that they will innovate, improve and increase the business processes. ‘Policy and strategy’ is another enabler criterion which refers to the organisation’s vision and mission that are implemented via the concept of total quality management. Finally, ‘resources’, as an enabler, refers to the all the available resources of the organisation, which should be managed effectively in order to achieve the organisation’s missions and visions effectively, while, ‘processes’ refers to how an organisation designs, develops, manages and improves its activities and processes to satisfy its customers’ and other stakeholders’ needs.



On the other hand, the 'results' group includes people satisfaction, customer satisfaction and impact on society or satisfying local, national and international society as appropriate and satisfying shareholders' results. Thus, people satisfaction, customer satisfaction, impact to society and business result represents four performance objectives that organisations need to achieve for future success. However, Wongrassamee et al. (2003) argue that customer satisfaction and people satisfaction are more important than society results and key performance results.

It could be, therefore, argued that the EFQM model has emphasised the importance of people management as an important enabler criterion and employee satisfaction as an important result in order to achieve superior performance management. It suggests that employee commitment is necessary for continuous improvement, so it is important for organisations to invest more in people management and development if they aim to compete in their markets. Customer satisfaction and people satisfaction are important performance indicators, thus, more attention should be given to how to increase both of them in the organisation. In turn, this gives people management, in particular people development, the central role to increase customer satisfaction and, also, employee satisfaction and commitment.

### **3.9 Organisational Performance and Human Resource Management (HRM)**

HRM has been challenged to demonstrate the value of its functions in proving its impact on an organisation profit, minimising cost and maximizing the added value in components of an organisation strategy and customer satisfaction (Ulrich, 1997). Many research studies have been conducted to establish links between HRM functions and organisational performance, such as training (Russel et al., 1985), selection (Terpastichea and Rozell, 1993), appraisals (Borman, 1991) and compensation (Milkovich, 1992) in relating to the organisation performance. Huselid's (1995) work links an index of HR practices to both financial performance and market outcomes. MacDuffie's (1995) study links bundles of HR practices to productivity and quality exemplified a progression toward examining the link between systems of HR practices and performance.

The popular management literature, which examines the impact of HRM practices on organisational effectiveness and performance, is most controversial (Worsfold, 1999). Whereas some people argue that there is a positive relationship between HRM

interventions and organisational performance, others argue for the lack of evidence linking HRM with improved performance. For example, Storey (1992) was unable to show any correlation relationship between financial performance and the uptake of HRM style approaches in mainstream UK businesses. Also, Guest and Hoque (1994) examined the impact of HRM practices and the presence of HRM strategy on outcomes in manufacturing companies; they found higher levels of positive HRM and employee relations' outcomes, but there was no correlation with performance, in terms of productivity or quality. In contrast, an increasing body of research has demonstrated a relationship between the use of specific HRM practices and improved financial performance (Russell et al., 1985; Gerhart and Milkovich, 1992).

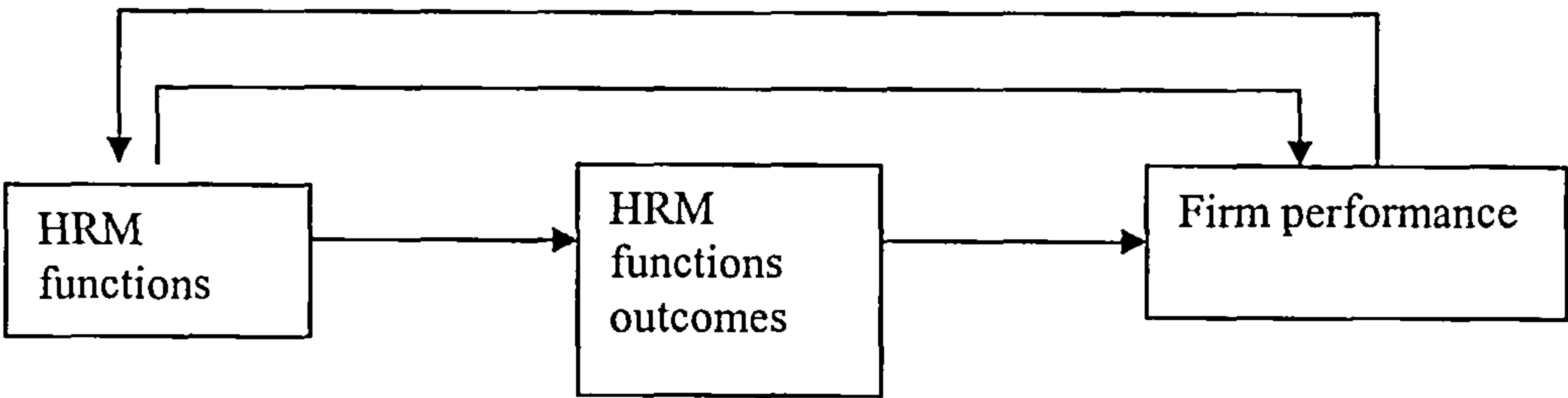
According to Huselid (1995), many strategic studies looking at the relationship between HRM and organisation performance find that the use of high performance work practices of HRM functions can improve or increase workforce skills, knowledge and abilities. Thus, it increases their motivation, reduces shrinking and enhances retention of employees' quality, while encouraging non-performers to leave the organisation (Jones and Wright, 1992). The assumption is that more effective systems of HRM practices that simultaneously exploit the potential for complementarities or synergies among such practices and help to implement the organisation's competitive strategy are the sources of sustained competitive advantage. Nevertheless, little empirical study supports such beliefs; however, Huselid's (1995) empirical study supported the argument that high performance work practices will be reflected in a better organisational performance. He found that investing more in practices, such as comprehensive employee recruitment and selection procedures, incentive compensation and performance management systems, and extensive employee involvement and training, are associated with lower employee turnover and greater productivity and corporate financial measurements. However, their influence on the corporate financial measurements is, in part, due to their influence on employee turnover and productivity.

Yeo (2003) also emphasises the importance of HRM outcomes, particularly the T&D function, as an important operational indicator of the organisation's performance. He defines organisation performance as a broad concept that involves financial and non-financial outcomes at several levels. The highest level refers to how well an organisation has performed through goals and targets set in relation to its vision and

missions. Those could be productivity growth, profit, and sale growth. The second level is operational target, such as defect rate, turnaround time, skills level and satisfaction of employees. He rates the performance indicators, which could be resulted from learning, as: performance targets; productivity and efficiency, turnaround time and defect rate; public image and perception of organisation; employee retention; employee satisfaction; skills level of employees; management of resource; customer satisfaction; creative and innovative products; services and internal capabilities.

Guest (1997) argues that, in the field of organisational behaviour, measuring an organisation’s performance is often viewed as the criterion problem. Therefore, since it is difficult to link HRM outcomes to the financial result, it is important to try to investigate such relationships through finding indirect linkages (change in behaviour) that improves performance and, in turn, improves the financial outcomes. Also, Horwitz (1999) asserts that, because there is still a lack of an appropriate, robust theoretical and methodological attention paid to the practical implications of strategic HRM and HRD for decision makers and the unresolved debate occurring around so-called best practices HRM models versus contingent, resource-based view and firm-specific approaches, there are difficulties in establishing directional or cause effect relationships between variables of survey studies in these fields. Horwitz (1999) argues that empirical studies are largely based on a framework, as shown in Figure 3.5

**Figure 3.5: A cause-effect relationship between firm performance and HRM activities, Horwitz, (1999)**



Guest (1997) identifies HRM practices that lead to HRM outcomes of high employee commitment, high quality staff and highly flexible staff. High quality staff refers to the capabilities, knowledge and skills of employees that give T&D implication as one of the most important HRM activity that increases employees’ knowledge and skills, while flexibility refers to functional rather than numerical flexibility. Guest (1997) illustrates Figure 3.6, which explores the links between HRM and performance.



Figure 3.6: Linking HRM and organisational performance, Guest (1997)

HRM strategy	HRM practices	HRM outcomes	Behaviour outcomes	Performance outcomes	Financial outcomes
Differentiation	selection		effort and motivation	high productivity	profit
Innovation	training	commitment		quality and innovation	
Focus	appraisal		cooperation		
Quality	rewards	quality		low absence	ROI
Cost	job design		involvement	labour turnover; conflict	
Cost reduction	involvement	flexibility	organisational citizenship	customer complain	
	Status and security			labour turnover	

Wright et al. (2003) argue that future empirical studies in these matters should try to link HR functions to organisational performance through examining the impact of HR functions on proximal HR outcomes that may have an impact on more distal outcomes. In addition, Dyer and Reeves (1995) suggest that, in the future, HRM functions-performance studies, HR outcomes and organisational performance need to be constructed and defined first. To measure HRM practices, including T&D impacts on an organisation performance, Dyer and Reeves (1995) propose four possible types of measurements for organisational performance:

- Human Resource (HR) outcomes (turnover, absenteeism, job satisfaction);
- Organisational outcomes (productivity, quality, services);
- Financial accounting outcomes (ROI, return on equity, profit, sales and employee value productivity);
- Capital market outcomes (stock price, growth, return).

They found that it is difficult to prove these relationships unless HR outcomes and organisational performance are constructed and defined first. Also, it is important to identify those variables that are believed to control HR-performance relationship: size, industry, age, location, strategy and unionisation.

However, a number of studies have reported a positive relationship between high performance HRM and organisation performance (Arthur, 1994). Recent attention has been given to the ability of internally consistent HRM systems to create or improve superior organisational performance and sustained competitive advantage when aligned with organisational strategies. However, most of these studies have not matched the encouraging empirical results. That means that these statistical studies

attempt to measure the relationship between HRM and organisational performance but leave the exact nature of this relationship unclear (Dyer and Reeves, 1995; Guest, 1997). In general, the relationship between HRM practices and organisational performance has been neglected in the empirical studies (Guest, 1997).

Another limitation of the previous studies linking HRM practices to the organisational performance is that most of the available empirical studies have revealed different and/or conflicting findings and results. Therefore, although some studies showed positive significant relationships between HRM practices and organisational performance, such as, Huselid's (1995), MacDuffie's (1995), Arthur (1994), Dyer and Reeves (1995), Guest (1997), Wright et al. (2003), other studies found no such relationships. For example, Storey (1992) was unable to find any correlation relationship between financial performance and the uptake of HRM style approaches in mainstream UK business. Also, Guest and Hoque (1994) examined the impact of HRM practices and the presence of HRM strategy on outcomes in manufacturing companies. They found higher levels of positive HRM and employee relations' outcomes, but there was no correlation with performance in terms of productivity or quality.

Moreover, most of the previous studies tried to make or draw cause and effect relationships between HRM activities and organisational performance. However, the fact is that HRM-performance relationship could not be drawn as a cause and effect relationship, since there are many probable intervening variables which could influence such a relationship. Also, while we may believe that HR practice(s) may drive firm performance, we cannot rule out that the reverse is actually the case (Wright et al., 2003). For example, some studies found that training investment results in higher profits (d'Orcimoles, 1995; Kallenberg and Moody, 1994), while another one finds increasing profits may also result in higher investment in training (Hendry et al., 1989).

Therefore, it could be argued that the findings of these previous studies are conflicting. Most of these studies have not matched the encouraging empirical results. That means that these statistical attempts to measure the relationship between HRM activities and organisational performance leave the exact nature of this relationship unclear (Dyer and Reeves, 1995; Guest, 1997).



Huselid (1995) attributes the differences in previous studies' findings to many different reasons: some studies suffered from methodological weaknesses of potential simultaneity between HRM practices and corporate financial performance; also, the problem of data collected by questionnaire, since this field does not lend itself to quantitative approaches. In addition, there is generally a focus on single HRM practices which may produce misleading results. In this regard, MacDuffie (1995) states that more attention is paid to isolating the effect of individual practices than to understanding how different HR practices interact to reinforce one another, or how they link business functions and strategies. A number of researchers who have focused on bundles of HRM practices found the same result. For example, a study by Ichniowski et al. (1997) comparing the relationship between individual HRM practices and performance, with the relationship between HRM systems and performance, found that systems of HRM policies have a much greater effect on productivity than can be expected from the sum of individual components.

Moreover, Horwitz (1999) argues that there is still a lack of appropriate robust theoretical methodological attention paid to the practical implications of strategic HRM and SHRD. Also, Dyer and Reeves (1995) and Wright et al. (2003) assert that there is still a need for many other empirical studies in this field and in understanding the processes by which HR practices might have an impact on performance, since very little empirical research has examined multiple potential linkages.

The review of the previous empirical studies was conducted to examine or explore the impact of HRM activities on organisational performance. It could be argued that there is a real need for such study which explores the impact of HRM T&D on organisational performance by exploring the nature and the extent of this relationship, rather than establishing cause and effect relationship, or treating T&D as an independent variable and organisational performance as a dependent variable, because it is difficult to do so or to assume that and it is difficult to ignore the others important intervening factors that could influence with T&D on organisational performance.



### 3.10 T&D and Organisational Performance

#### 3.10.1 Competing in People

Competitive advantage has become an important strategic objective necessary for an organisation to be a strong leader in the market. Hall (1993) points out that competitive advantage is determined when an organisation produces products and services which match the key customer criteria, such as price, specification (different), reliability, availability, image, etc. Organisations gain competitive advantage as a result of: a strong and unique market position; differentiation or cost leadership strategies (Porter, 1980, 1985); unique resources and superior knowledge; competencies and capabilities or employee know-how to conduct and manage business processes (Wernerfelt, 1984; Teece et al., 1997). In addition, a strong organisational reputation (Hall, 1992), favourable access to supply and strong relationship with suppliers and distribution channels (Lieberman and Montgomery, 1998) could be sources for competitive advantage. Also, when the organisation has a strategic location, well-known brand name and a unique organisational culture that facilitates innovation (Hao, 2000; Hall, 1993) it could have competitive advantage.

Pfeffer (1994) emphasises that much of an organisation's success comes from productive and motivated people. People have become the only source for creating sustainable competitive advantage, since the success that comes from people is not visible or transparent. Creating competitive advantage through people requires working with people and through people, rather than over them and considering them as the organisation's strategic tool or the firm-specific resource. So, Pfeffer (1994) asserts that an organisation's people have become the only powerful tool for creating sustained competitive advantage and superior organisational performance.

The Resource-Based View (RBV), which is one of the most dominant competitive advantage approaches, has emphasised the role of the organisation's people in creating and sustaining competitive advantage. It considers 'core competence' as a ready-made resource for sustainable competitive advantage. Thus, organisational human resources and their capabilities may become the basis for competitive advantage, if they are matched well with the environment's opportunities and challenges (Thompson and Strickland, 2001). Skilled and qualified people and their capabilities are known as the most advantage-generating resources. Capabilities, including the skills of individuals, organisation routines and interactions, teamwork,

organisational culture and trust between management and workers are more difficult to be duplicated by competitors, because they may be highly tactical, which make them unique and difficult to imitate (Wernerfelt, 1989; Collis, 1994). Therefore, the RBV asserts that creating competitive advantage stems from the way things and works are done in the organisation, or what might be referred to as the organisation's routines or patterns of current practices and learning. Competencies can provide competitive advantage if they are based on a collection of routines, skills and complementary assets that are difficult to imitate, in order for these competencies to be valuable, rare and difficult to imitate, they must be built or developed in the organisation instead of being acquired from outside the organisation (Teece et al., 1997).

RBV gives HRM functions in general, and HRD in particular, the important role in providing, building, developing and maintaining competitive advantage through developing the important competitive weapon: human capital. Thus, it could be said that the RBV approach emphasises the importance of developing organisational capabilities and investing in issues such as skill acquisition, the management of knowledge, T&D, know-how and learning. Encompassing skill acquisition, learning and accumulation of organisational intangible or invisible assets lays the greatest potential contributions to competitive advantage (Wernerfelt, 1984).

Moreover, Hao (1999) emphasises the role of the organisation's people in building organisational competitive advantage. He states that competitive advantage could be built when the organisation possesses certain valuable assets or factors, such as: strong market position; strong brand name; superior knowledge; competencies; capabilities and expertise; the superior organisation culture that encourages or facilitates innovation and change; continuous improvement and development. In addition, advantage could be built if the organisation has superior access to the market factors, such as input, suppliers, customer, etc. However, this still depends on the organisation's ability to tap into resources and skills, knowledge and expertise. He also affirms that, within a proficiency-based source, advantage gained by knowledge, competencies and capabilities enables the organisation to conduct its business more effectively and efficiently than do its rivals. Advantage depends on the ways in which organisations actually do things or undertake business activities, selling products and delivering services.

Therefore, it could be said that an organisation's people who are responsible for the implementation of any chosen competitive strategies, responsible for conducting day-to-day business activities, running organisational assets represented by information technology, responsible for satisfying the organisation's customers through providing high quality products and services have become an influential factor for creating and sustaining competitive advantage. Hence, organisations need to train and develop their people, in order to increase, maintain and update their skills, knowledge and abilities so that will be a qualified, well-trained and competitive workforce.

### **3.10.2 T&D Contributions to Organisational Performance**

The key driver for an organisation's success is people who should have unique, rare and valuable standing skills. Organisations need well-trained and educated employees to conduct day-to-day business activities, managing and operating the physical assets represented by technology. In this regard, MacDuffie (1995: p.200) also declares that, *"innovative human resource practices are likely to contribute to improved economic performance only when three conditions are met: when employees possess knowledge and skills that managers lack; when employees are motivated to apply these skills and knowledge through discretionary effort; and when the firm's business or production strategy can only be achieved when employees contribute such discretionary effort"*.

All employees, even those who are highly qualified at the time of recruitment, require some type of training to perform their jobs optimally and to ensure that they receive the suitable skills they need to perform their jobs effectively. Training consists of organised learning activities designed and aimed at improving individual performance through changing their knowledge, skills, capabilities and abilities. However, in order to affect the organisation's performance, T&D should be planned, developed and coordinated closely with the overall business strategy and activities in other departments.

Therefore, HRM activities generally, and T&D particularly, help in creating skilled, motivated, well trained and satisfied employees who are willing to work effectively and efficiently, minimising waste of time, materials and mistakes that reduce the overall organisation costs. In addition, these people tend to stay with the organisation, since their commitment and satisfaction are high. They are likely to spread the word that the organisation is a good place to work. Also, if the organisation has such



committed, skilled people, then customers will view it in a favourable light. An organisation's people who are committed, motivated, competent and willing to work towards excellence improve the quality. Innovative and creative employees are able to produce sophisticated, high quality products and services, have flexibility, problem solving skills and commitment to the organisation's goals and objectives and are able to implement any change successfully. In this regard, Acton and Golden (2003) argue that training employees leads to increased employee satisfaction, facilitates the updating of skills, leads to an increased sense of belonging and benefit, increased employee commitment to the organisation, and strengthens the organisation's competitiveness. They also argue that job-related training increases an employee's ability to perform job-related tasks. Job satisfaction is an important motivator for employee performance and is negatively related to turnover.

However, T&D, as one of the most important HRM functions, has been criticised in terms of its relevance to the key business processes and outcomes. It is suggested that, unless training is targeted at results that make a difference in measuring the significance to the organisation, it will not be valued or valuable. However, training would deliver great value if it could provide measurable results. Proving training effectiveness is so important not only for justifying its expenses but, also, to justify the reason for carrying it out. The main and critical task facing many successful organisations nowadays is, how to get to a position in which training activity is at an operational or tactical level (level three of Lee's (1996) Training Maturity Model), where training is the means for implementing corporate strategy and achieving change). Many organisations would like to reach or dream of reaching a strategic position (level one or two of Lee's (1996) Training Maturity model, where training and learning are the processes through which strategy is formulated, or where training and learning help to shape strategy). In other words, the big task for many organisations is to make the T&D function affect the organisation's corporate strategies. That depends on the ability to measure and demonstrate training benefits for the organisation's success.

However, measuring the gains of organisational effectiveness that result from training is probably the most difficult and problematic task of all of the training stages. It is described by Foxon (1986) as 'the art of the impossible'. A survey carried out by Human Resource Management International Digest indicates that only 35 per cent of

UK companies have measured the effectiveness of their education and T&D programmes (Tennant et al., 2002). There are different reasons that make measuring T&D impacts on the organisational performance a difficult. The benefits of training often accrue gradually over a long period of time. In addition, it is difficult to separate variables influencing an individual's performance; in other words, there are many other organisational issues that could affect individual and organisational performance, such as rewards, encouragement, performance management, motivation, recognition, leadership, organisation culture, and so on. Moreover, it is difficult to isolate the influences of other organisational activities on organisational performance from training interventions, which implies that training is not working alone in isolation from other HRM or other organisational activities, but working in harmony and in a contingent way. Training outcomes are normally difficult to quantify because, for most of the time, training outcomes are about changing trainees' behaviour, attitudes, skills, and knowledge which could not be measured easily (McCracken and Wallace, 2000; Redshaw, 2000). In this regard, Redshaw (2000) contends that other internal and external factors could positively or negatively influence the relationship between training and organisational performance. Other organisational activities include things such as: marketing; market forces; competitive activity; new technology; legislation; the economy; industrial action; resistance to change. Redshaw (2000) suggests that, to overcome the above problems, line managers should be involved in evaluating training effectiveness; organisations should not try to evaluate the effectiveness of the organisation as whole, but break the evaluating down into smaller workable fields.

Moreover, Yeo (2003) claims that it is difficult to measure the relationships between training, learning and organisational performance, because the cause-and-effect relationships are not necessarily straightforward and hardly ever clearly defined. This refers to many reasons, such as that learning occurs in all organisational levels, thus there are many intervening variables; there are other organisational factors which may influence the organisational outcomes, such as leadership, organisation structure, and so on. In addition, Yeo (2003) points out that there is another thing which could determine or affect T&D and organisational performance relationship: it is a phenomena known as 'Myopia of learning', which occurs when organisations tend to ignore the long run results, ignore the larger picture and overlook failure (Levinthal and March, 1993). In other words, training is in misalignment with the organisation's

corporate strategies and policies. If training is focused on one restricted area of the organisation it will not influence the organisation's outcomes. So, when designing and delivering training programmes, individuals' personalities and needs should be taken into account in addition to organisational culture and structures.

Training professionals have been challenged to document or demonstrate the results of training using organisational performance impact measures, such as return on investment (ROI), changes in productivity, customer satisfaction, and quality and market share. In this regard, Muhlemeyer and Clarke (1997) also argue that it is difficult to measure the correlation between the implementation of T&D and the overall success of the organisation, especially in the case where the organisation's success is measured in financial terms, because there is a little evidence to suggest that training, per se, can improve the financial performance (Ashton and Felstead, 1995).

However, many studies show that the higher performance HRM practices used, the better the performance that occurs in respect of productivity, skills flexibility, labour turnover and financial indicators (Guest, 1997; Delaney and Huselid, 1996; MacDuff, 1995). SHRD has become an important means to improve organisational performance and effectiveness. HRD is a critical feature of HR planning activities related to productivity, product development, market share and sales growth (Koch and McGrath, 1996; Kallenberg and Moody, 1994). Other studies found that training investment results in higher profits (d'Orcimoles, 1995; Kallenberg and Moody, 1994). Increasing profits may also result in higher investment in training (Hendry et al., 1989). Moreover, investment in training could result in lower labour turnover (Arthur, 1994). In addition, T&D has a positive impact on the relationships between management and employees (Kallenberg and Moody, 1994). Therefore, training is a major factor in creating or improving organisational performance and competitiveness.

Tennant et al. (2002) assert that continuous training programmes are essential for achieving higher productivity, better on-the-job performance and improved quality. They also pointed out that Japanese organisations emphasise the roles of training more than US and European manufacturing organisations. This is obvious in the automotive sector with 380.3 training hours per years for Japanese workers, compared



with 46.4 for US workers and 173.3 for European workers. This heavy investment has led to dramatic performance improvement, in terms of cost, quality and delivery in Japanese organisations (Womack, 1990).

However, the potential benefits of training have been emphasised in the UK. For instance, research conducted by DTI et al. (2000) has concluded that recent evidence suggests a 76 per cent profit gain per employee in businesses which have achieved 'Investor in People' status. Furthermore, in times of great change, learning is the key skill (DTI et al., 2000). Moreover, Motorola University spend about \$120 million a year in training. It declares that training yielded \$30 for every dollar invested and saved more than \$3 billion in costs since 1967. The company cited greater motivation, higher quality, changed attitudes and more open and honest communication as evidence that training is working, but admits that proof of its effect on company profits is harder to find.

In measuring training contributions to organisational performance, Cameron (1980) also advanced a useful framework, later modified by Bramley (1986), which suggested four main categories for organisation performance resulting from training interventions. The categories are explored in the following sections.

- *Achieving goals*

The most commonly used measurement of the organisational effectiveness focuses on the extent to which targets or goals are met. These goals and targets could be sales achieved, units produced, profit generated and quality improvement. In successful organisations there are sub-organisational processes that are designed to monitor and measure such achievements. For example, individual performance appraisal, periodic review by section or department and periodic review by function. Therefore, it is easy to identify and agree the elements which training interventions are likely to bring. Training evaluation measures can be built into existing monitoring processes. Here, line managers and HRD staff can already determine the other factors which could influence success, such as the effect of advertising and competitive activity.

- *Increasing resourcefulness*

The focus within this measurement is on activities designed to make organisations more effective. Comparison is made with other similar organisations, or with the previous years. Criteria may include things such as: increasing employee versatility or flexibility; increasing expertise; broadening the market base; increasing production capacity; improving production economy; increasing ability to respond. However, most of these achievements occur in the long term and it is difficult to isolate them from other function interventions but by planning the assessment phase that could be easily made.

- *Satisfying the customers*

The emphasis within this measurement is on the extent to which an organisation meets the expectation of its customers' needs and demands. Criteria could include issues such as accuracy of customer order, efficiency or speed to respond to customer order or service, on time deliveries, repeat business and customer complaints.

- *Improving internal processes*

Organisational effectiveness could be defined in terms of the effectiveness of its internal processes. So, an effective organisation is an organisation which has a low level of internal strain and where everything runs smoothly. Evaluation could be based on hard data, such as employee turnover, which could be assessed via positive elements, such as teamwork, job satisfaction, motivation and commitment, or negative criteria, such as absenteeism, grievance, industrial action and disciplinary actions. Improvement in internal processes resulting from training is difficult to assess but, again, most organisations monitor these things with prior planning and joint agreement.

Motwani et al. (1994) found that training helps organisations to reduce their costs and enhances productivity, creativity and innovation. There is a direct relationship between how much you invest in your people and the quality of product or service you produce. They argue that, already there is a direct relationship between training, employee satisfaction and customer satisfaction. Organisations depend on the skills of their employees for improving efficiency, quality and customer service and for continuous product development. According to Kaeter (1991), training affects the processes that can help to improve quality, because the quality of products and service

depend on the quality of the workforce. Thus, training could be considered a building block for a foundation of understanding skills that will help the organisation to reach business goals. To improve quality, employees need to have a different set of skills: leadership; work process; teamwork; customer partnership.

Yeo (2003) argues that learning influences an organisation's performance by increasing employee competence, through upgrading skills and knowledge to match the job requirements. With a combination of reward and recognition systems employee satisfaction can be enhanced to handle greater responsibilities and challenges. This will guarantee better resources management to produce creative and innovative products and services and to face external challenges. In addition, with high-motivated employees, productivity and efficiency and customer services will be greatly enhanced. Yeo (2003) supports his argument through an example of Bill Gates who attracts the best brains for Microsoft. Through constant learning and innovation, the organisation is able to produce a series of competitive products which, in turn, impacts on its financial performance. Therefore, he believes that learning influences performance through: changing employees' mindset; this refers to the cognitive aspect of individuals, where learning leads to change in attitude, behaviours, skills and knowledge; enabling the ability to transform knowledge and experience into competitive edge; better financial results; better ways of doing things; increasing learner responses and quicker response to business changes; speeding learning curve and minimising mistakes; ability to produce the right products and do better than the competitors; greater commitment from employees; finally the organisation becomes more agile and responsive to external challenges.

Moreover, Horwitz (1999) contends that HRD contributes to the organisation's performance, success and competitiveness through providing the capacity to enhance individual abilities and competencies as necessary requirements for effective organisational performance. Armstrong (1989) also refers to performance related training designed to develop competencies that impact directly on the bottom line by promoting flexibility and supporting innovation. He also argues that, if the learning that is derived from training is not associated with enhanced job performance or raised capability, then the credibility of both HRD specialist and the process are at risk.



In order to determine the potential benefits and contributions of T&D on the organisation effectiveness, it is important to re-examine Lee's (1996a) work. He distinguishes between the concepts of 'pay back' and 'pay forward' in evaluating training benefits. Pay forward is defined as "*a benefit flowing from investment in training which cannot be expressed directly in financial terms*" (Lee, 1996: p.9), while pay back is a concept related to calculating the benefits of training in financial terms, or evaluating cost-effectiveness of the training. He argues that, in the most mature organisations, the successful organisation, which considers training as a strategic activity, relies less on pay back calculation (financial evidence) to prove training effectiveness. Also, he argues that the more that training can be shown to pay forward, in terms of improving organisations' ability to learn and change, the less the need for pay back calculation to be made. In such mature organisations, the value of HR and HRD contribution is already accepted and known. However, pay back calculations are important for those organisations at lower levels of maturity, since they need some ways of winning the trust of senior management. In other words, T&D functions need to prove their cost effectiveness in order to move up the ladder of maturity.

However, many organisational training professionals, or who are in charge of T&D activities in order to get more management support, commitment and financial resources to the T&D activities and programmes, need to convince the management of the importance of training for the organisation's performance and success. In order to convince top and line management, training professionals would like to provide figures or quantitative measures like many other organisational activities that their outcomes could be measured easily. They should try to measure the return in investment, comparing input with output. However, it is a very difficult task for all organisations because it is not easy to measure training interventions or outcomes.

### **3.11 Conclusions**

In the conclusions it could be argued that this chapter is the one of the most critical parts of this study since it provides strong theoretical background (the key literature) related to T&D, SHRD in addition it includes some aspects of organisational performance in relation to T&D. Therefore it could be concluded that the rapid change and global competition have caused T&D to be an important organisational strategic function. HRM activities, particularly HRD, have become powerful

contributors to the achievement of the strategic business objectives. T&D is responsible for creating a well-trained, qualified, capable workforce, which is responsible for increasing the overall organisational performance, through improving job performance. However, T&D should play a new proactive strategic role that is to shape and influence the organisation's corporate objectives and goals. To play such a role, HRD should move from classic HRD to SHRD, which implies nine key characteristics.

A systematic approach to effective T&D process involves assessing T&D needs by determining the organisational, individual and jobs' needs and requirement. Designing, developing and planning the T&D programme by which objectives and evaluation criteria are formulated and planned. Many important issues, such as T&D programme content, cost, location and methods should be planned, as well. In the implementation stage, trainees should be convinced of the importance of the programme and the whole programme should be implemented relating to plan and objectives.

The most important stage is the evaluation of programme effectiveness. Evaluation is necessary to ensure that training contributes to the success of the business. So, many things should be taken into account when evaluating T&D programme effectiveness. Measuring the impact of training interventions on organisational performance is not an easy task. Top and line managers may consider it as any other function in terms of comparing input with output. In fact, it is very difficult to judge training effectiveness in this way, for different reasons, such as other organisational function interventions and influences, for example: marketing, information technology, and so on; another difficulty is that the impact of training may take time to occur. Moreover, the outcomes such as: employees' behaviour, skills and attitudes change and employee satisfaction and so on are difficult to measure in monetary terms. There is another difficulty: finding out a direct relationship between T&D and performance measurement, such as customer satisfaction, market share, productivity and quality (Redshaw, 2000; Burrow and Berardinelli, 2003).

The new performance frameworks emphasise the importance of people management, HRM outcomes and learning influences on organisational performance, which were neglected when using traditional performance measures. The most common and

distinctive performance frameworks that attempt to tie performance metrics to the organisation strategies and visions are Kaplan and Norton's 'Balanced Scorecard framework' (1992) and the 'European Foundation for Quality Management (EFQM), Business Excellence model' (1988). These two important performance frameworks have emphasised organisational learning. Thus, T&D is viewed as one of the most important key performance drivers that enhance internal business processes, thus, leading to superior customer and financial results necessary to drive organisational performance. Also, T&D is responsible for improving or developing people skills and capabilities to be innovative, efficient and able to produce and provide what customers need and demand effectively.

It could be argued that it is important for organisations to invest more in people management and development if it wants to compete in its market, because an organisation's people, whose skills and abilities are considered firms specific resources, provide competitive advantage for their organisations. The key driver of the organisation's success is people, who should have unique, rare and valuable skills. This emphasises the role of T&D as an important function aiming to strengthen people's skills and capabilities. T&D helps in creating skilled, motivated, well-trained and satisfied employees who are willing to work effectively and efficiently, reducing the waste of time, materials and mistakes and thereby reducing overall costs. In addition, these competitive people tend to stay with the organisation since their commitment and satisfaction are high. They are likely to be able to spread the word that the organisation is a good place for working. Also, if the organisation has such committed, skilled people, customers will view it in a favourable light.

However, HRM has been challenged to demonstrate the value of its functions and proving its impacts on an organisational profit, minimising cost and maximizing value added in components of the organisation strategy and customer satisfaction. However, many strategic studies looking at the relationships between HRM and organisational performance find that the use of high performance work practices of HRM functions can improve or increase workforce skills, knowledge and abilities, thus increasing their motivation and enhancing retention of employees' quality, while encouraging non-performers to leave the organisation (Jones and Wright, 1992).



It could be said that this chapter review most of the attempts conducted to link HRM activities, including T&D, to organisational performance. It identifies all the criticisms and problems relating to these previous studies and identifies how and why it is difficult to conduct such studies. It helps to determine where and how to focus when studying the relationship between T&D and organisational performance. Based on this chapter, the decision was made to explore from T&D, HRM and top manager point of views the impact of T&D on enhancing employees' (skills, knowledge, attitudes), changing employee behaviour and old work patterns required to improve on-the-job performance, increasing employee satisfaction, commitment and motivation. Also, T&D impacts on turnover, absenteeism, job satisfaction, productivity, quality, customer satisfaction, sale growth, profit and cost reduction. The next chapter describes the study methods and all other methodological issues related to this study.

## **Chapter Four: Research Methodology and Design**

### **4.1 Introduction**

The process of any research is the overall activities undertaken to find a solution to a given problem. Research methodology is concerned with the way(s) by which the researcher collects data to answer his/her research question(s). Therefore, researchers should be careful when choosing research methodologies. They need to spend a considerable time studying the appropriateness of the chosen methodology to their research questions and objectives. There are many research designs, strategies or approaches that could be used when conducting research, but the nature or the context of the research question(s) and objectives imply a specific type of research design and strategy to be followed. The methodology used in this study could be described as cross-sectional study adopting a multi methods approach (quantitative and qualitative) conducted through survey and interviews to explore the current T&D practice in terms of how it is conducted and whether it helps in improving organisational performance in the context of Jordanian banking organisations.

Accordingly, this chapter could be described as the most important chapter, as it aims to present a comprehensive exploration of the methodological issues concerning this study. This chapter is structured as follows: it starts with an overview of research design and philosophy including type or approaches of research, followed by justifications for the chosen study research methodology and design including the population and the sample. In addition, this chapter discusses the two main data collecting methods used in this research for primary data collection; namely, semi-structured interviews and personally administered questionnaires, in terms of their design, structure, content and all other issues related to each method. Finally, the chapter ends with discussion and justifications of the statistical methods and techniques appropriate to answer the research questions and objectives.

### **4.2 Research Design and Philosophical Paradigm**

Research design is a framework or structure for data collection and analysis. It is a plan for conducting research, which usually contains specifications of elements to be investigated and the procedures to be followed. Research design is about organising research activities, including data collection, and analysing it in such ways that help to achieve the research aims. Oppenheim (1992) points out that the term research

design refers to a basic plan or strategy of research and the logic behind it, which will make it possible and valid to draw more general conclusions from it.

Saunders et al. (2000) asserts that it is important to have a clear research strategy (design), a general plan of how you go about answering the research questions. Research strategy should contain clear objectives derived from the research questions; also, it should identify the sources from which the researcher intends to collect data, the allocated time, the location and ethical issues. Sekaran (2003) points out that research design involves a series of rational decisions. These are: identifying the purpose of the study, whether it is exploratory, descriptive or hypothesis testing; identifying the type of investigation; deciding the extent of the researcher's intervention; identifying the study setting; deciding measurement and measures; deciding data analysis; deciding data collection methods; deciding time horizon; deciding sampling design; identifying the unit of analysis.

There are many potential choices to make when developing a research design. However, the choice between research designs depends on many things –these to be discussed later in this chapter- importantly, the nature of a research questions or objectives and the research philosophy or paradigm (the way we think about the development of the knowledge). Research philosophy is important to determine the other research methodology elements. Therefore, in the following subsections, research philosophy, approaches and the chosen research design and the rationale behind this choice will be covered.

#### **4.2.1 Research Philosophies and Approaches**

The first critical issue which should be taken into account when deciding the research design is the research philosophy or paradigm. Saunders et al. (2003) indicate that research philosophy reflects the way we think about the development of knowledge which consequently affects the way we go about doing research. Research philosophy is important to decide other elements of a research methodology, such as the research approach, strategies, data collection methods and even the data analysis techniques. Easterby-Smith et al. (2002: p.27) state that *“there are at least three reasons why an understanding of philosophical issues is very useful. First, because it can help to clarify research designs. Second, knowledge of philosophy can help the researcher to recognise which designs will work and which will not. It should enable a researcher*



to avoid going up too many blind alleys and should indicate the limitations of particular approaches. Third, knowledge of philosophy can help the researcher identify, and even create, designs that may be outside his or her past experience. And it may also suggest how to adapt research designs according to the constraints of different subject of knowledge structures”. Creswell (1994, 2003) also emphasises the critical link between the design of the study that refers to the overall approach followed to solve the particular research questions and the overall paradigm of scientific inquiry, which set the philosophical basis for the research.

Easterby-Smith et al. (2002) and Saunders et al. (2003) argue that there are two main philosophies dominant in the literature: positivism and phenomenology (social constructionism). Both have an important part to play in business and management research. Easterby-Smith et al. (2002) distinguish between them, as shown in Table 4.1.

Table 4.1: Contrasting implications of positivism and social constructionism. Source: Easterby-Smith et al. (2002: p.30)

	Positivism	Social constructionism
The observer	Must be independent	Is part of what is being observed
Human interests	Should be irrelevant	Are the main drivers of science
Explanations	Must demonstrate causality	Aim to increase general understanding of the situation
Research progress through	Hypotheses and deductions	Gathering rich data from which ideas are induced
Concepts	Need to be operationalised so that they can be measured	Should incorporate stakeholder perspectives
Unit of analysis	Should be reduced to simplest terms	May include the complexity of whole situations
Generalisation through	Statistical probability	Theoretical abstraction
Sampling requires	Large number selected randomly	Small number of cases chosen for specific reasons

Hussey and Hussey (1997) argue that positivistic and phenomenological paradigms are sometimes described using different terms. The positivistic approach can sometimes be categorized as traditional, quantitative, or empiricist, whilst the phenomenological approach can be characterized as post-positivistic, subjective, or qualitative. Hussey and Hussey (1997) summarise the features of the two main paradigms, as shown in Table 4.2. The major difference between the positivistic (quantitative) and the phenomenological (qualitative) paradigms can be illustrated through the overall approach followed by each of these paradigms, with regard to the generation of knowledge: deductive theory testing and inductive theory building. Saunders et al. (2000) assert that the deductive approach represents the positivistic

paradigm, whereas the inductive approach represents the phenomenological paradigm.

Table 4.2: Features of the two main paradigms, Source: Hussey and Hussey (1997: p.54).

Positivistic (quantitative) paradigm	Phenomenological (qualitative) paradigm
Tends to produce quantitative data	Tends to produce qualitative data
Uses large samples	Uses small sample
Concerned with hypothesis testing	Concerned with generating theories
Data is highly specific and precise	Data is rich and subjective
The location is artificial	The location is natural
Reliability is high	Reliability is low
Validity is low	Validity is high
Generalises from sample to population	Generalises from one setting to another

Within the positivistic paradigm, a researcher develops a theory and hypothesis (or hypotheses) about the relationship between two or more variables from available literature, which is then tested empirically by gathering data on the relevant variables and then applying statistical tests to the data in order to identify significant relationships. Thus, the fundamental idea of the positivistic paradigm, as confirmed by Remenyi et al. (1998: p.32) is “*working with an observable social reality and that the end product of such research be law-like generalisations similar to those produced by the physical and natural scientists*”. Hussey and Hussey (1997) indicate that social scientists began to argue against positivism since positivist researchers tend to make cause and effect links between variables without consideration of the way in which humans interpreted their social world.

The main principle of the phenomenological paradigm is that social practices are not natural phenomena. Instead, they are socially constructed and emerge as a result of the social practices of organisational participants. The phenomenological paradigm appreciates the different interpretations and meanings which people give to various phenomena. People’s feelings, thinking and interpretations of the phenomenon being investigated are fundamental issues in the phenomenological paradigm. This involves thoroughly explaining why and how people see different experiences, rather than searching for external causes and fundamental laws to explain their behaviour (Easterby-Smith et al., 2002).

It is worthwhile mentioning that Saunders et al. (2000), Easterby-Smith et al. (2002) and Creswell (2003) argue that, in reality, business research rarely falls under one specific research philosophy: positivism (quantitative) or phenomenology (qualitative). There are very few pure quantitative or qualitative research projects

which adopt one single paradigm and use its implications. Therefore, much management and business research uses a combination of both paradigms. Saunders et al. (2000) emphasise that it is not only perfectly possible to combine approaches within the same piece of research, but it is often advantageous to do so. This fact leads the discussion to the most common research approaches in the following paragraphs.

Regarding the research approaches which are related to the research philosophy, Creswell (2003) states that there are three approaches that the research methodology can be derived from: quantitative, qualitative and mixed method approaches. The first two approaches can be classified into two main categories: a positivistic and a phenomenological approach, respectively (Hussey and Hussey, 1997), as mentioned before. Description of each of these research approaches will be provided in the following sections to better understand them.

- **Qualitative research approach**

In describing qualitative approach, Creswell (1994: p.7) indicates, *“In a qualitative methodology inductive logic prevails. Categories emerge from informants, rather than are identified a priori by the researcher. This emergence provides rich context-bound information leading to patterns or theories that help explain a phenomenon. The question about the accuracy of the information may not surface in a study, or if it does, the researcher talks about steps for verifying the information with informants or triangulating among different sources of information, to mention a few techniques available”*.

According to Rudestam and Newton (2001), within qualitative research the researchers will be more flexible in exploring phenomena in their natural environment, rather than being restricted in a relatively narrow band of behaviour. A qualitative approach implies that the data are in the form of words as opposed to numbers; these data are normally reduced to themes and categories and are evaluated subjectively. There is more emphasis on description and discovery and less emphasis on hypothesis testing and verification. They also argue that qualitative researchers seek a psychologically rich, in-depth understanding of the individual and would argue that experimental and quasi-experimental methods could not do justice to describing phenomena. Qualitative research emphasises processes and meaning over measures of



quantity. It also emphasises the socially constructed nature of reality (phenomenology philosophy), a close relationship between the researcher and the object of the study and the context that influences the inquiry.

There are many types of methods which could be applied in this approach, such as case study, interviews, group discussion, participant observation and documents and records analysis. The main advantages for using qualitative research methods are identifying and clarifying specific responses, especially those related to the attitudes and behaviour of the respondents and understanding deeply their organisational climate. In addition, qualitative methods help to gain more insights into people and situations and help the respondents to think about their own world and consider the way they construct their reality (Eastrby-Smith et al., 1991). Moreover, Stone (1978) cites the main features of the case study approach as: the researcher is interested in studying small number of units of analysis which could be a person, group, unit or organisation; phenomena are investigated in a natural setting; the methods used are generally more personal, such as interview or observation; the researcher has no intention of exercising any experimental or statistical control over addressed variables; it is appropriate to generate a hypothesis rather than testing it. However, the main disadvantage of the case study, according to Bryman (1988), is the lack of generalisation of their results. Sometimes researchers may be suspicious of conducting a case study because of the 'unscientific' feel it has (Saunders et al., 2000).

- **Quantitative approach**

In contrast with the qualitative research approach, the quantitative research approach is concerned with explaining the relationships between variables and testing specific hypotheses. In describing the way researchers apply quantitative approach, Creswell (1994: p.7) says, *"By using a deductive form of logic wherein theories and hypotheses are tested in a cause-and-effect order. Concepts, variables, and hypotheses are chosen before the study begins and remain fixed throughout the study. One does not venture beyond these predetermined hypotheses. The intent of the study is to develop generalisations that contribute to the theory and that enable one to better predict, explain, and understand some phenomenon. These generalisations are enhanced if the information and instruments used are valid and reliable."* Moreover, Rudestam and Newton (2001) describe quantitative research design as a design which attempts to control the playing field of the study as much as possible and restrict the focus into a

narrow band of behaviour and to get out of harm's way as a separate and objective observer of the action. Quantitative data are evaluated by using descriptive and inferential statistics. In addition, the quantitative research is suitable to record a small set of previously identified variables.

A survey strategy is the most typical quantitative strategy conducted by questionnaire, structured interviews and telephone interviews. There are many advantages and disadvantages for quantitative approach methods. Easterby-Smith (1991) states that the advantages are that quantitative methods can provide a wide coverage of the range of situations, they can be fast and economical, where statistics are aggregated from large samples and they may be of considerable relevance to policy decisions. The disadvantages are that the methods used tend to be rather inflexible and artificial, they are not very effective in understanding processes or the significance that people attach to actions, they are not very helpful in generating theories, because they focus on what is or what has been recently and they make it hard for policy makers to infer what changes and actions should take place in the future.

- **A mixed approach, multi-methods approach (Triangulation)**

Based on the argument provided by Saunders et al. (2000), Easterby-Smith et al. (2002) and Creswell (2003) that, in reality, business research rarely falls under one specific research philosophy, positivism (quantitative) or phenomenology (qualitative), most management and business research often uses a combination of both paradigms. Saunders et al. (2000) emphasise that it is better to combine approaches within the same piece of research. In this regards, Easterby-Smith et al. (1991) also stress that the distinction between a quantitative and qualitative approach is not always clear. Some techniques could be used in either approach, for example, the interview. Similarly, a single piece of data, such as interview transcript, can be analysed in either way. In addition, there is no a particular method which should be used in one particular circumstance and another for another circumstance.

There are many advantages for this approach. Importantly, researchers can use different methods in combination in the one single study, either because of the research design or because they wish to corroborate the results from one method with the result from another, an approach known as 'triangulation'. Another advantage, according to Creswell (2003), is that it is beneficial for the researcher to be

“pragmatic” in mixing research approaches and methods in a single study of social phenomena. “Pragmatists” do attempt to integrate methods of quantitative and qualitative paradigms in investigating a single study. That is because each research approach and method has its own strengths and weaknesses; thus, the data collected will be affected by these strengths and weaknesses. Therefore, combining or employing different approaches and methods in this study will cancel out a ‘method effect’ and combine the advantages for each method employed.

According to Creswell (2003), the combination of the two paradigms has been described as “triangulation” between paradigms, methodologies and methods of data collection in the study of the same phenomenon. The triangulation concept is built on the assumption that it would reduce biases inherent in particular data collection sources and methods, through using more than one data collection method. However, there are different types of triangulation, according to Denzin (1970). These are data triangulation, which has three subtypes: time, space and person; data should be collected at a variety of times, in different locations and from a range of persons and collectivises. The second is investigator triangulation, which is using multiple rather than single observers of the same object. The third, theory triangulation, consists of using more than one kind of approach to generate the categories of analysis. This is the most difficult triangulation to achieve. The fourth, methodological triangulation has two subtypes: within method, for example using, in a questionnaire, a combination of attitude scales, forced choice items and open-ended questions; between-method triangulation, which is probably the more important one.

Using triangulation in one study has a number of advantages in that it provides a kind of convergence of results complements findings reached from analysing various observations and enhances the scope and breadth of a study (Creswell, 2003). It increases validity because it ensures that the variable variance is attributed to the trait of the subject examined rather than to the method used for investigation. In short, triangulation consists of crosschecking data for internal consistency and external validity, which are matters of concern for any study (Sekaran, 2003; Sounder et al., 2000, 2003). Gilbert, (1993: p.199) in identifying the importance of triangulation, states, *“The notion of triangulation has become a salient feature of research methodology. In this framework, validity is seen as having both external and internal*



*aspects and the achievement of validity, and indeed of the research task as a whole, requires a triangulation of research strategies.*

Creswell (1994) has suggested three approaches to combined research designs. First, the two-phase design approach, according to which the researcher conducts a qualitative phase of the study and a separate quantitative one. Second, the dominant - less dominant design approach, in which the study is presented within a single, dominant paradigm with one small component of the overall study drawn from the alternative paradigm. Third: the mixed-methodology design approach, which represents the highest degree of mixing paradigms of the three designs. Using this approach the researcher mixes aspects of the qualitative and quantitative paradigms at all or many methodological steps in the design.

#### **4.2.2 Important Criteria when Deciding Research Design and Approaches**

The choice of research methodology in social research has become a debated and problematic issue. However, there is neither an appropriate nor inappropriate research methodology until it is applied to a specific problem. In deciding the right methodology or design, there are many important factors which should be taken into account. First of all, the nature of research questions and objective; Oppenheim (2000) argues that choosing the best design or best method is a matter of appropriateness. No single approach is always or necessarily superior; it all depends on what is needed to be found and on the type of question which the research aims to answer. In this regard, Bouchard (1979: p.269) states that “... *Methods are means to ends, no more, no less. The key to good research does not only lie in choosing the right method, but rather in asking the right question and picking the most powerful method for answering that particular question. Methods are neither good nor bad, but rather more or less useful for answering particular questions at a particular time and place*”.

The second important factor is the availability of the relevant literature; a topic about which there is a wealth of literature from which hypotheses could be drawn easily, lends itself more readily to the deductive (quantitative approach), whereas, when the research topic is new and controversial and where there is little literature, it may be more appropriate to generate data and analyse them to formulate a theory (inductive, qualitative approach). Creswell (2003) points out that, in quantitative researches, the

problem is derived from the literature, in that a substantial body of literature exists in terms of known variables and existing theories that may need testing or verification. This serves as a basis upon which the study can be built. While little information exists on the topic, thus, the research problem needs to be explored. In addition, in qualitative studies, the researcher wants to focus on the context that may shape the understanding of the phenomenon being studied. In this way, and in many qualitative studies, a theory base does not guide the study because those available are inadequate, incomplete, or simply missing.

In addition, Easterby-Smith et al. (1991) suggest that the appropriateness of a research approach or design derives from the nature of the social phenomena to be explored. For example, in finance, accounting and operational research, it is predictable that much of the research will focus on measurable and quantifiable factors and adopt a positivist framework, while, in marketing and organisational behaviour research, which is mostly about human beliefs, behaviours, perceptions and value, the appropriate research method, approach and philosophy is social constructed (phenomenology) philosophy which implies a qualitative approach rather than a quantitative one. However, researchers in these fields show preferences for survey research methods for many advantages (to be discussed later in this chapter), which means they mix the two dominant research philosophies.

#### **4.2.3 The Study Chosen Research Design and the Rationale behind this Choice**

It is worth mentioning that this research, like many other management studies, does not fall under one particular research philosophy: positivism or phenomenology. Rather, it is a mixture of the two philosophies, a mixture of deductive and inductive approach methods, which facilitates a flexible research design and generates more flexibility when dealing with social issues.

After the researcher had reviewed the literature of research methods in social science, generally, and decided the research questions and objectives, in addition to considering all methodological limitations, criticisms and issues relating to HRM-performance relationship mentioned in Chapter 3, she found that the multi-methods approach (method triangulation) conducted through survey questionnaire and semi-structured interviews in a complementary, supplementary way, rather than in

competition with each other, was an appropriate and flexible way to conduct this research. The rationale behind this choice is justified in the following.

- The research is to be conducted in the context of Jordanian banking organisations. It is designed to explore the current situation and practices of management T&D in terms of TNA, training implementation process, delivery methods and training evaluation and follow up; also, to identify all the problems and challenges that might confront T&D function and programmes. In addition, the role of T&D in achieving the organisational strategic objectives and improving the organisation performance will be explored. Achieving all of these aims requires applying a multi-methods approach (qualitative and quantitative) including a questionnaire and face-to-face interviews as the main primary data collection methods, in addition to the survey of the available secondary data. Moreover, most of the research questions and objectives are exploratory in nature; the investigation is based on top managers', T&D and HR managers' viewpoints and experiences (perceptions) in the context of Jordanian banking organisations. That requires applying many data collection methods and exploring many themes underpinning the research objectives, rather than relying only on one particular method. The adopted approach provides useful quantitative and qualitative data, which generate a rich wealth of data and interpretation.
- As mentioned in Chapters 2 and 3 there is lack of previous empirical studies conducted in the field of SHRD, T&D in Arab organisations and a lack of the studies examining T&D and/or HRM-performance relationship, by which the research could draw hypotheses to be tested.
- The fact that all the previous empirical studies relating to HRM-organisational performance revealed different and conflicting findings and applied different methodologies and techniques does not encourage any other empirical study to be conducted based on their findings. In addition, there is difficulty in drawing a cause-and-effect relationship between HRM practices and organisational performance, since the relationship between HRM and performance is not clear yet, as mentioned in Chapter 3.
- Most of the previous studies, which were conducted to examine HRM practices, including training and organisational performance relationships, tend to use different methods and mostly rely on the organisations' archives



and documents. They tend to measure performance before and after training, in order to determine the influence of training on it. These methods were criticized as being time consuming and inappropriate, since the differences of performance after the training programme may be because of other organisational functions. Therefore, it is important that, when measuring training influence on the final organisational results, all the probable factors that could affect training-performance relationships should be taken into account. Also, examining HRM practices and organisational performance implies not just calculating some figures, but exploring many other things which could not be calculated but need to be explored. That is because most HRM impacts on the final organisational results and could not just be measured through figures and numbers. This fact requires applying different methods to explore the relationship between T&D and performance properly.

- The chosen research design and approach is also used by other Arab researchers who have conducted studies related to T&D management and practices in different contexts, such as: Albahussain (2000); Al-Athari (2000); Agnaia (1996); Abdalla and Al-Homoud (1995). Those Arab researchers found that a multi-method approach combining questionnaires and interviews are the most applicable and acceptable research methods in Arab countries. Applying the same research design used by other Arab researcher strengthens the current study consistency, validity and reliability, since the research is conducted in Jordan.
- Based on the nature of the research questions and objectives, it is obvious that this study includes many subjective variables or factors. These need to be investigated and measured through the qualitative and quantitative approach. The research includes many social behavioural factors, beliefs and attitudes that need to be explored and explained in detail. Therefore, applying the chosen research design helps the researcher to address all required qualitative and quantitative data that provide more flexibility to meet multiple research interests and needs and facilitates using different quantitative and qualitative data collection methods in one study, which will enrich the findings from this study.
- This approach enables methodological triangulation, which refers to using different data collections methods within one study, in order to ensure that data are telling you what you think they are telling you; in other words,

generate more validity and reliability (Saunders et al., 2000). Triangulation involves crosschecking for internal consistency and external validity, which is a concern of this study. In this regard, Saunders et al. (2000) indicate that semi-structured interviews, applied with other data collection methods like the questionnaire-the study data collection methods, are very valuable ways of triangulating.

- Statistical analysis of the quantitative data collected will make summaries, comparisons and generalisation relatively easy and accurate, while the qualitative data will provide a forum for elaboration, explanation and description of events, actions, attitudes, behaviour and lead to more meaningful and new ideas from the perspective of the subjects who are being investigated (Bryman, 1988: p.61). This will provide a more rigorous understanding of the subject under investigation.

### **4.3 Population of the Study**

It would be useful to start this section by identifying the many reasons behind choosing Jordan as place to conduct this research. Importantly, it is the home country of the researcher, which means that the researcher is able to collect the required information for her research without any difficulties regarding the language, cultural difference, time issues, and so on. She understands all the ethical issues concerned in conducting a research in Jordan. The other important reason is that there is a shortage of empirical studies concerning T&D in developing countries, including Jordan, also, concerning T&D and organisational performance relationship. This point emphasises that Jordan, as a developing country, needs empirical studies in the field of T&D which might improve the T&D situation and practices and the way in which organisations look or consider T&D also, support decision makers to have useful information required to improve T&D roles and effectiveness in the organisations.

Sekaran (2003) defines a research population as the entire group of people, events, or things of interest that the researcher wishes to investigate. The population of the present study is defined as all the banking organisations operating in Jordan that were listed and licensed as banks at the Association of Banks in Jordan and Central Bank of Jordan according to their reports for the year 2003. Therefore, the chosen organisations reflect the whole population rather than a sample of the population because of their small number and to reflect the whole picture of T&D in the

Jordanian banking sector. Appendix B shows the name, groups and the number of the banking organisations (the study population).

In 2003 there were 22 banks operating in Jordan: 14 commercial banks (of which five are foreign bank branches), 6 investment banks and 2 Islamic banks. These banks were targeted to be the population of this study, regardless of their size or the number of their employees, to explore the whole picture of the T&D situation and practices in all Jordanian banking organisations. The reasons behind targeting these organisations as the subject of this study refer to the important role they play in enhancing Jordan's economic performance. The banking sector is a very active sector in Jordan; it is one of the main pillars of the national wealth and it is pushing the whole economy forward. Moreover, banking organisations in Jordan are known for their commitment to develop their employees to offer better quality customer services; they pay more attention to T&D and expand more effort and money in T&D than do any other organisations. Due to the importance of human resources in economic growth and social development, Jordanian banking organisations pay more attention to improving the performance of their employees, as well as their abilities, education and professional skills, through continuous T&D and updating them with changes and development, so that they can react properly to the process of economic growth and enable the banking sector to face the challenges of the coming decade.

In Jordan the large and accelerating development of the international capital market, presented the unrestricted flow of funds between countries and the integration of money and financial markets on an international level. The emergence of new banking and financial tools imposed on Jordanian banking organisations the need to adopt new policies and to formulate new strategies in response to this development, in order to deal with the new conditions. Thus, the workforce in these banking organisations has to be trained in the use of these new tools and be informed of the risks involved in dealing with such tools and their skills in using the technology of these tools have to be developed (The Institute of Banking Studies, 2004).

However, despite the obvious attention that Jordanian banking organisations pay to T&D, it seems that T&D does not work properly in these organisations. In a preliminary survey study conducted by the researcher before starting her research, in an attempt to identify and formulate the research general topic and problem based on



real issues or problems concerning Jordan, rather than just relying on the literature review to provide her with the study questions and problems. It was found that many banks' employees were not satisfied with T&D programmes, some regional branches managers were not satisfied either; they do not know how T&D programmes are planned, designed or evaluated. Some of the branches' managers claimed that T&D decisions come from the headquarters; their role was just to determine who wanted to attend these programmes; that is all they know about T&D programmes. Also, there is no T&D function, section and unit in the banks' branches. Some of the employees think that money and effort spent on T&D are a waste of money and time and that T&D does not come up with real results. It has also been found that many banks rely on external training providers (private T&D institutions). Therefore, it was decided to investigate the T&D situation, the practices and importance of the T&D function in these organisations. The investigation in these organisations needed to be with those who have all the information about T&D in these organisations. The next section is about the research respondents and the sampling strategy.

#### **4.4 The Choice of Respondents and Sampling**

Because the population of this research is small, the study targeted the entire population. In this context, Easterby-Smith et al. (2002) point out that, when the population is small, it is customary to send the questionnaire to all members. This 100 percent sample is known as a census. Therefore, the entire population, which consists of 22 banking organisations licensed as banks in the Association of Banks in Jordan and Central Bank of Jordan according to their reports for the year 2003, was targeted as a sample for this study. The main reason for choosing the entire population is to ensure that the sample is representative and not biased.

However, in choosing the research participants, it could be said that, in this study, purposive or judgmental sampling techniques were applied in determining the participants that will best enable the researcher to answer the research questions and to meet the research objectives. Purposive sampling is the most appropriate sampling techniques for this study, since the research questions and objectives require selecting particular respondents who are considered to be informed and who have the required information needed to answer the research questions.

This research was conducted in the headquarters of the banking organisations with T&D, HRM and top managers. Those people were chosen to be the respondents of this study because they are the only people who have the required information about T&D issues, management, problems and its importance for organisational success, also for their critical roles in their banks. In this regard Saunders et al. (2003) assert that one of the most common strategies for selecting cases for a purposive sample is critical case sampling based on selecting critical cases, on the basis that they can make a point dramatically or because they are important. Sekaran (2003) states that purposive sampling is confined to specific types of people who can provide the desired information, either because they are the only ones who have it, or to conform to some criteria set by the researcher. Thus, the chosen participants are the most advantageously placed or are in the best position to provide the required information. Any other type of probability sampling across a cross-section of the entire population is purposeless and not useful. Sekaran (2003) also argues that in organisational settings, the opinions of leaders who are very knowledgeable are included in the sample. Enlightened opinions, views and knowledge constitute a rich data source.

Hence, T&D, HRM or personnel managers and top managers are in the best position to provide the required information data. They are the most knowledgeable people in the surveyed organisations about T&D decisions, situation and effectiveness. More specifically, the following reasons were behind chosen these groups as respondents of the study.

1. All Jordanian banking organisations have headquarters in Amman and many other branches in Amman and other cities in Jordan. However, in most of these branches there is no T&D department/section or unit. Instead, there is a small HRM or personnel department or section employing a limited number of employees. Therefore, the banks' branches do not have sufficient information about T&D. All T&D decisions and issues are formulated in, or centralised to, the banks' headquarters in Amman. Thus, the headquarters are the main source of the desired data and information about T&D in each bank; in these headquarters T&D managers and/or HRM/HR managers are responsible for T&D issues, rather than any other managers.
2. Training and personnel managers, who are found in the headquarters of each bank, are the most knowledgeable people in terms of corporate management T&D, T&D practices, policies, process, planning, implementation,

evaluation, training methods, training outcomes and all the factors and problems that could affect training effectiveness.

3. HRM/HR personnel managers are knowledgeable people in terms of T&D issues, as well since T&D is one of the most important activities of the HRM department in any organisation. Thus, obtaining their views, opinions and attitudes is very important to understand the whole picture of T&D. Moreover, in some organisations, T&D is a section or unit of HRM and, sometimes, HRM or personal managers are responsible for it.
4. The study has a comprehensive questionnaire that includes many questions relating to T&D management, problems and many other issues (to be discussed later in this chapter). The required information or answers need to be obtained from the people who have them, the people who are in charge of T&D; they know better than any other people, they are the only people who can answer all the questions. The questions included were not just about 'are you satisfied or not', or 'what do you think about T&D', or just about what are T&D problems, they are about how T&D is conducted there, how it is evaluated, how TNA is conducted, what the indicators are, what the impact is on organisational performance is. Such information contains specific issues and is not available from all the people in the organisations. That is why this research did not include employees.
5. Top corporate managers are considered by many researchers in the field of management T&D as being the most important group in the organisation to secure the success for T&D functions/programmes. Their support, commitment, opinions and attitudes towards the importance of T&D functions/programmes in the organisation decide the success of these functions/programmes. In addition, they are the key influential decision makers in the organisation. They are the key strategy makers, as well; their appreciation and admiration of the benefits of T&D, which are very important indications that T&D really is working, will guarantee their commitment and support to this important function. Their support and commitment are the key criteria for systematic strategic T&D in this study. The term 'top managers' used in this study reflects those who are on the board of directors or who report to the managing director (e.g. Chairman, CEO, GM, MD, Deputy MD/GM, Director, and Executive Manager).



#### 4.5 Data Collection Methods

There are many methods which could be used to collect research data. Oppenheim (1992) defines research methods as those used for data collection and generation. Data could be gathered by interviews, questionnaire, observations or archival records, depending on the nature of the study, research approach (qualitative or quantitative or both), research questions and objective, research design and philosophy and research strategy (experiment, survey, case study, grounded theory, ethnography, action research, exploratory, descriptive and explanatory studies). However, researchers could still use any research method whatever the research approach (qualitative or quantitative). In supporting this, Rudestam and Newton (2001) state that the distinction between qualitative and quantitative approaches could be misleading and not clear. Neither one of these approaches possesses a distinct set of methods that are all its own. Some methods, such as interviews, can be used to gather data in either approaches, also, a single piece of data, such as an interview transcript, can be analysed in either way.

In this study, as mentioned before, in order to answer the research questions and meet the objectives, the decision was made to adopt multi-methods approach through applying both face-to-face interviews and self-administered questionnaires as the data collection methods in a complementary or supplementary way rather than in competition with each other. Therefore, in this research the exploration of T&D current practices and effectiveness in achieving or improving organisational performance is based on top managers', HRM and T&D managers' viewpoints in Jordanian banking organisations, and is carried out by using face-to-face semi-structured interview and self-administrated questionnaire (delivered and collected by the researcher).

Using a questionnaire as the only data collection method in investigating HRM practices and performance has been criticised by many authors, such as Sekaran (2003), Saunders at el (2000, 2003) and Creswell (2003). There are many important and complex social, behavioural and organisational factors which need to be explored and explained in detail through other data collection methods such as interviews. Therefore, combining interviews and questionnaires in this study helps in generating deeper insights and better understanding to reveal further facts about the research dimensions; also, it helps in understanding the facts underpinning the questionnaires'

answers and identifies many other important themes and facts related to T&D. In addition, applying qualitative and quantitative methods was very important because of the difficulty in quantifying T&D outcomes, which are mostly subjective in nature and require a long time to emerge.

In addition, it was decided to investigate T&D and organisational performance relationships through interviews and questionnaires rather than depending mainly on secondary T&D data (archival or documents). That is because of the criticisms of using these documentation data to assess training effectiveness, in addition to the lack of such information or documentation regarding training effectiveness or any other financial training information in Jordanian banking organisations.

#### 4.5.1 The Study Questionnaire

Questionnaires are the most widely used data collection method in a survey strategy. However, both experiment and case study can make use of this technique. Questionnaires are used widely in social science research and obtain the required data from a relatively large number of respondents in an economic way. It is defined as “*a reformulated written set of questions to which respondents record their answers, usually within rather closely defined alternatives*” (Sekaran, 2003: p.236). The questionnaire is an efficient data collection method when the researcher knows exactly what data are required to answer his/her research questions and objectives, how to measure his/her research variables and what kind of data the study is likely to produce. It allows the collection of data from a large sample prior to quantitative analysis. Questionnaires could be used with other data collection methods such as interviews. For example, in a multi-method approach it gives very rich data collection, analysis and interpretation

According to Saunders et al (2003), there are many types of questionnaire design depending on how it is administered and the amount of contact with respondents. These designs can be divided into self-administered questionnaires and interviewer-administered questionnaires. Self-administered questionnaires are usually completed by respondents; such questionnaires could be delivered and returned via email or internet (on-line questionnaires), or posted to respondents who return them by post after completion (posted or mail questionnaire), or they could be delivered by hand to each respondent and collected later (a personally administered questionnaire). On the

other hand, interviewer-administered questionnaires include a structured interview where the respondents need to answer a predetermined set of questions based on standardised questions. The choice between these types of questionnaires depends on many factors such as the characteristics of the respondents from which the researcher wish to collect data, where the respondents are, the size of sample required for analysis and the required response rate. In addition, the choice depends on the type of questions required to be asked to collect the data, the number of questions needed to be asked to collect data, the time available to complete the data collection and the ease of automating data entry.

The questionnaire, like many other data collection methods, has its own advantages and disadvantages. The main advantages of the questionnaire seem to be: the ability to reach a relatively large respondent population quickly and economically, since it is based on a sample which should represent a large population; it is inexpensive for both researchers and respondents; there is no need for a highly skilled researcher; it is based on advanced statistical analysis of the collected standardised data allowing easy comparison and understanding; it is perceived as authoritative by people in general. On the other hand, questionnaires have many disadvantages: the capacity to do it badly, in this regard, Oppenheim (1992) contends that it is far harder to produce a good questionnaire than you might think; inaccuracy caused by non-response bias or missing data; the process of designing, piloting a questionnaire and analysing the result is time consuming; it is not possible to explore and explain further issues related to the research questions and objectives since the included questions are standardised. So it is not always good for social science research that involves many complex social variables which are difficult to measure. Therefore, it is advisable not to use questionnaires as the only data collection methods in social science research, but supplement them with other techniques like interviews. Moreover, some respondents may give a 'socially accepted' response in some cases; there is no guarantee that it is the intended respondents who are going to fill in the questionnaire, it could be anyone else.

Considering all the advantages of the questionnaire, it was decided in this study to use questionnaires to explore the current practices in management T&D functions/programmes and their effectiveness in achieving organisational results in the surveyed organisations. The type of research questionnaire is a self-completion



personally administered questionnaire, which is also called a delivery and collection questionnaire (drop in and pick up), delivered and collected by the researcher herself. The questionnaires were distributed to the persons responsible for managing T&D (T&D managers and/or HRM managers). Those are people who are in charge of T&D, thus they know better about T&D issues than do any other people; they are the only people who can answer the questionnaires questions. This type of questionnaire has many advantages. According to Sekaran (2003) these are: all the completed responses can be collected within a short period of time and it can establish a good rapport and motivate respondents; there is an opportunity to introduce the research topic and motivate the respondents to give their answers honestly; any doubt or misunderstanding about the questionnaire will be clarified; it is less expensive when distributed to group of respondents; it gains an almost 100% response rate. In this context, Oppenheim (1992: p.103) states that *“the self-administered questionnaire is presented to the respondents by an interviewer or by someone in an official position. The purpose of the inquiry is explained, and the respondent is left alone to complete the questionnaire, which will be picked up later. This method of data collection ensures a high response rate, accurate sampling and a minimum of interviewer bias, and giving the benefit of a degree of personal contact”*. Therefore, considering the above-mentioned advantages of personally administered questionnaire, the researcher delivered her questionnaires and collected them later by herself. That was easy for her since all of the surveyed organisations are confined to a local area.

#### 4.5.2 Interviews

The other data collection method used in this study was face-to-face semi-structured interviews, since the study is dealing with different subjective factors and variables which need to be explored in depth. In addition, the lack of similar studies about T&D which are performance relationship makes the questionnaire alone an inappropriate data collection method for this kind of investigation. The problems of the research need to be explored in depth; therefore, it was found that semi-structured interviews are an appropriate data collection method for this study.

Saunders et al. (2000) define an interview as a purposeful discussion between two or more people. It helps to collect valid and reliable data that are relevant to research questions and objectives. Also, Hussey and Hussey (1997) define an interview as a method of collecting data in which participants are asked questions in order to find

out what they do, think or feel. This method could be used under positivist methodology or phenomenological methodology. Therefore, an interview is a face-to-face or voice-to-voice conversation that is directed and conducted by a researcher to obtain or elicit relevant data, information, expression, opinions and beliefs that are relevant to the research objectives. It is a widely used method for data collection in social science in general and in management and business research in particular.

Personal face-to-face interviews can be divided into three types: in-depth unstructured informal interviews, structured interviews and semi-structured. In the structured or standardised interview, a set of pre-determined questions is asked so that the responses are recorded on a standardised schedule. The semi-structured interview is a non-standardised interview; the researcher has a list of themes or questions to cover during the interview. These themes and questions may vary from one interview to another depending on specific organisational context and on the interview conditions. Thus, the researcher may omit some questions in a particular interview or, maybe, add further questions to supplement or explore the research questions and objectives. In addition, the order of the questions may vary depending on the flow of the conversation, so the number, the order and the formulation of the interview questions may vary from one interview to another. Data collected by the interviewer are recorded by note taking or tape recording. An unstructured or informal interview is also called an in-depth interview and has no predetermined list of questions or theme; however, the researcher or interviewer has to have general ideas about the areas or aspects to be explored since this type of interview helps to explore a general area in depth. The respondent or interviewee is given the chance to talk freely about the situation, event, behaviour or beliefs in relation to the topic area, so this type of conversation is called non-directive.

The interview has many advantages and disadvantages as any other inquiry methods. These are the main advantages of the interview.

- It is a flexible method. The interview allows the researcher or interviewer to modify and adjust interview questions to suit the situation, especially with semi-structured and unstructured types. Thus, they help the researcher to collect supplementary data and to clarify the objectives of the study. Any question could be changed, omitted or added to when required, while it is difficult to remedy this situation in the case of the mailed questionnaire.

- Increase in certainty. Due to the direct contact between the interviewer and interviewee it allows the researcher to explain the purpose of the study more freely and to clarify any doubt or to avoid any misunderstanding of the questions or the concepts (Oppenheim, 1992).
- The researcher can obtain many detailed responses of the subject to the questions that will lead to robust results. Because the interviewer has more control over the number and the order of the question to be asked, he/she may add many further supplementary questions and information resulting from the conversation with the interviewee and that he/she has no idea of before, whereas it is difficult to maintain that control over the mailed questionnaire.
- It allows the researcher to ask more complex questions and to ask follow-up questions not possible in the questionnaire. Moreover, it takes into account the non-verbal communication, such as the feeling, behaviour, attitudes and facial expression of the interviewee. Thus, it may allow a higher degree of confidence in the replies than questionnaire responses (Hussey and Hussey, 1997).
- Higher response rate. That is because of the higher co-operation of the respondents, so the proportion of refusals will be less and the number of answered question will be high. In supporting this view, Shaikh (1988: p.138) states that the typical response rate for a personal interview is about 95 per cent, whereas for a mailed questionnaire it is between 20-40 per cent.

However, the interview method has disadvantages as well.

- The whole process of the interview could be described as expensive and time consuming, especially if there are a large number of respondents to be interviewed and in addition, if there is a large number of interviewees needing to be interviewed and the problem of access to an appropriate sample arises (Hussey and Hussey, 1997).
- The interviewer may affect the validity and reliability of the questions as s/he might be sensitive the interviewee's responses.

The rationale for using semi-structured interviews in this study was that other Arab researchers have chosen the face-to-face semi-structured interview technique as a means of data collection, in addition to a survey questionnaire, to conduct their research (Al-Ali, 1999; Al-Bahusseini, 2000; Al-Faleh, 1987; Al-Rasheed, 1996).



They found that this technique is very successful in Arab organisations, where managers prefer to talk rather than to complete a questionnaire. In this regard, Muna (1980) states, *“there is a strong preference within an Arab culture for business transactions of all kinds to be based on personal contact”*. Thus, it was decided that top managers would be interviewed, rather than asked to complete a questionnaire on which they may be reluctant to spend time providing written explanatory answers for some one they have never met. In addition, from the outset the researcher was convinced of the value of using face-to-face interviews as a mean of data collection to conduct this study because of their advantages in exploring a wide range of issues related to the research questions. In addition, they complement the questionnaires and can explore or explain, in depth, any further details, information, themes and facts under investigation behind the questionnaire’s responses; in other words, to supplement and validate the questionnaires’ findings. Also, the interviews provide the researcher with some important information when interpreting the questionnaires’ findings. Finally, it is important to say that, since the researcher has predetermined themes and issues which need to be explored, rather than leave the respondents to talk in general ways around the research problem(s) and then focus on particular themes, it was decided that the type of interviews should be semi-structured.

#### **4.5.3 Designing and Formulating the Research Questionnaire**

It was decided that the questionnaire should mainly deal with exploring the current practices in management T&D functions/programmes and their effectiveness in achieving or improving organisational performance in the surveyed organisations. However, there were a few similar questions asked in the semi-structured interview as well, which was designed to achieve the research objectives and to validate the answers of the questionnaire.

Designing and formulating the study questionnaire must aim to answer the research questions and objectives. Wording, language, depth, clarity, order and, above all, the type of questions asked are all important in order to get a good analysis of the study. Thus, to ensure that the criteria of questionnaire construction and pre-testing were met, huge time and effort was devoted towards the design, layout and wording of the questionnaire used in this research. The language of questionnaires is an extremely important aspect of their effectiveness and should reflect the respondent’s own language usage. The wording of questionnaires can also help to avoid difficulty, such

as leading and double-barrelled questions. Thus, because most of the respondents of this study were Jordanian, it was decided that the questionnaire should be distributed in the Arabic language in order to understand it well, while the order of the questionnaire was based on the funnel approach which, according to Sekaran (2003), facilitates the easy and smooth progress of the respondent through the items in the questionnaire. The progression goes from general questions to those which are more specific, from questions that are relatively easy to answer to those that are more difficult, while the personal questions, such as gender, age, and so on, which could cause embarrassment, were left to the end of the questionnaire.

Unlike in-depth and semi-structured interviews where the researcher can promote and explore more issues related to the required data, s/he can add and omit further questions depending on the situation of the interviews, the questions in the questionnaire need to be defined precisely prior to data collection and offer one chance to collect the data. So, it is important for researchers to spend enough time deciding what data need to be collected and how to analyse them, in order to design a questionnaire that meets these requirements. It is also important to review the literature carefully and to discuss ideas with other researchers or with the project tutor and other interested parties. In addition, there are many factors affecting the method of measurements by questionnaire: the length of questionnaire and the time needed for completion; the contents, language, sensitivity and difficulty of items of the questionnaire; whether the questions are open-ended or closed; whether the questionnaire includes a clear introduction and instructions or guidance for answering the questions; the questionnaire layout, ease of completion, type of printing, wording, etc; the interpretation of the response; whether the questionnaire is administered by post, internet, email and telephone or personally administered by the researcher him/her self.

Several drafts accompanied with thorough evaluation and pre-testing were carried out prior to generating the final version of questionnaire. The questionnaire employed in this study consists of eight A3 sized pages cited in Appendix E.

#### **4.5.3.1 Questions Types and Format**

In this study the questions included in the questionnaire were based on searching the previous studies in managing T&D and HRM. It was decided that using previous questionnaires (with, of course, making some necessary modifications to the original

content to be applicable to the Jordanian context) would ensure the study's validity and reliability and compare the result of this study with other related studies. Therefore, the study questionnaire was derived from different studies (Margerison, 1982; Albahussain, 2000; Al-Ali, 1999; Al-Atheri, 2000; Al-Athari and Zairi, 2002; Lee, 1996; Garavan et al., 1995; Garavan, 1991; Tennant et al., 2002; Huang, 2001).

A researcher can use two types of questions for constructing the questionnaire: the open-ended and close-ended types. Open-ended questions allow each respondent to give a personal response or opinion in his or her own words, while, closed questions allow a respondent to select answers from a numbers of predetermined alternatives (Hussey and Hussey, 1997). Most of the questions used in constructing the questionnaire were closed questions. A few open questions in the form of "others (please specify)" were used in most of the questions to give respondents the opportunity to express their views on specific questions or to add additional insights or comments. According to Cooper and Schindler (2001), several situational factors affect the decision of whether to use open-ended or close-ended questions.

- Objective of the study. If the objective of the study is only to classify the respondents on some stated point of view, then the closed question will serve well.
- Thoroughness of prior thought. If a respondent has developed a clear opinion on a topic, a closed question does well.
- Respondent motivation. Experience has shown that closed questions typically require less motivation and answering them is less threatening to respondents.

Cooper and Schindler (2001) also state that closed questions are generally preferable in large surveys. They reduce the variability of response, are less costly to administer and are much easier to code and analyse. Two types of closed questions were used in the questionnaire. These include category questions and scale questions. Category questions are designed so that each respondent's answer can fit only one category. This type of question was used in the questionnaire in two sections, in section B where the respondents were asked to chart the status of T&D in the organisation and, also, to indicate the people to whom T&D reports and those who are responsible for formulating T&D policies and plans. These types of questions were also used in section D which aimed to obtain the general background of the respondents. On the other hand, scale or rating questions were the main type of closed questions used in this questionnaire. Rating questions allow participants to give more discriminating responses and to state if they have no opinion by providing them with some form of



rating scale. This allows a numerical value to be given to an opinion (Hussey and Hussey, 1997).

Finally, a five point Likert ordinal scale was used throughout the questionnaire where the respondents were asked to indicate the degree of agreement or disagreement with each statement included in the questionnaire, or to indicate the degree of frequency of using some related issues. Specifically, in section A, three types of Likert scale were used. The first one was (1) Never, (2) Rarely, (3) Sometimes, (4) Mostly, (5) Always. The second Likert scale was (1) to a very small extent, (2) to a small extent, (3) to a considerable extent, (4) to a great extent, (5) to a very great extent. The third Likert scale was (1) Strongly disagree, (2) Disagree, (3) Not sure, (4) Agree, (5) Strongly agree.

In this study, the questionnaire involves different types of questions: attitudinal dichotomous, directive, Likert and open-ended. As mentioned before, the order of the questions was based on the funnel approach; from the general questions to the more specific questions. However, the personal questions appear at the end of the questionnaire so that the respondents, when they reached the end of the questionnaire, would have been convinced of the legitimacy and genuineness of the questions framed; hence, they would be more inclined to share personal information (Sekaran, 2003).

#### **4.5.3.2 The Content of the Questionnaire**

It could be said that the questionnaire includes many questions since the research aims to achieve several objectives and answer many questions. Therefore, the research questionnaire could be described as comprehensive; it includes everything related to T&D in the organisation (see appendix E). The questionnaire includes the following sections and parts.

- **Section A: Current Practises of Management T&D**

This section is concerned with exploring the current practices and situations for management T&D in Jordanian banks. Therefore, it, in turn, consists of several parts, each designed to reveal or explore a particular aspect of management T&D.

- *Part one: training need assessment.* It involves many questions about whether these organisations conduct formal T&D need assessment, what the TNA

methods are used, how often they conduct it, what indicators are used to assess training needs and when training is provided.

- *Part two: training delivery methods.* It involves data ranging from T&D forms, the type of assistance provided by external providers and T&D methods and techniques.
- *Part three: evaluation and follow up.* It is specifically about the importance of training evaluation, evaluation tools and techniques, evaluation models and level of outcomes, and evaluation challenges and difficulties.

- **Section B: Training Effectiveness**

This section is concerned with obtaining information related to the effectiveness of T&D functions/programmes and its impacts on the organisation performance. It involves questions regarding training effectiveness and the strategic position in Jordanian banks. It, in turn, consists of several parts.

- *Part one: T&D strategic position and role in the organisation.* It involves questions about the status of T&D within the organisation's structure, how long it has been established, to whom T&D departments or units report, who is responsible for formulating T&D plans and policies, whether it is characterised by SHRD criteria and whether or not it is mature, based on Lee's (1996) Training Maturity Model.
- *Part two: effectiveness and impacts of training.* It involves questions about T&D objectives, the most emphasised skills through T&D, T&D outcomes or impacts on employees outcomes, T&D impacts or influences on organisational outcomes or performance and whether trained employees apply the acquired knowledge and skills on their workplaces and, if not, why not.

- **Section C: T&D Problems and Challenges**

This section is concerned with exploring all the problems and challenges that might face T&D functions/programmes in the surveyed organisations. It involves one question regarding T&D problems and challenges.

- **Section D: General Information (classification or demographic data)**

This section is concerned with obtaining a general background of the participants who are the people in charge of formulating and managing T&D in Jordanian banking organisations. It involves general personal questions about the respondents and their

organisations, such as: how long have their organisation been established; how many employees their organisations employ; the job titles of the participants; their status within the organisations; education level; work experiences; work experiences in the field of T&D; their age and gender.

At the end of the questionnaire, the researcher thanks participants for their cooperation and assistance in completing the questionnaire. They are also asked to type their name and home address or electronic address if they want to receive copies of the study results. In addition, the researcher asks participants to write their opinion or any comments on the questionnaire content and design at the end of the questionnaire.

#### **4.5.4 Piloting the Questionnaire**

Saunders et al. (2003: p.308) state that “*the purpose of the pilot test is to refine the questionnaire so that respondents will have no problems in answering the questions and there will be no problems in recording the data. In addition, it will enable you to obtain some assessment of the questions’ validity and the likely reliability of the data that will be collected*”. Upon the completion of the first draft of the questionnaire, a piloting test was conducted in many stages by many people in different places. Since the participants were Arab managers, the questionnaire was translated to the participants’ language (Arabic) in order for them to understand it easily. Therefore, the questionnaire has been piloted many times and typed in two languages (Arabic and English). The first stage of the pilot test was conducted by the researcher’s supervisor who was more concerned about the content of the questionnaire: to cover all of the research questions and objectives; to assure that the length of the questionnaire was reasonable; to ensure the clarity of instruction and the layout to be as clear and attractive as possible. His comments were very important in the constructing of the questionnaire. It is important to mention that, after each pilot stage, the questionnaire was shown or returned to the researcher’s supervisor for his comments as well.

The second piloting stage was conducted by some of the academic staff that specialised in T&D and its management at Huddersfield Business School, who gave their views on both the content and the layout of the questionnaire. In addition, at this stage, the researcher received substantial comments on the questionnaire from the



Arab researcher students at Huddersfield and Bradford universities who are familiar with Jordanian and Arab culture. As a result of this pilot stage some modifications were made; a few questions were added or redesigned.

The third piloting stage was conducted with the same group as stage two and was based on their views. Moreover, during the translation process, which took a long time, the researcher translated the questionnaire by herself first, then sent it by internet (attachment) to some relatives and friends who are proficient in both languages (Arabic and English), some of them are academic staff at Jordanian universities in the managerial field, to make a re-translation of the questionnaire. Agreement was reached by the researchers and other translators that there were no significant differences between the translated and the original text.

In addition, the researcher asked some relatives in Jordan to distribute some of her questionnaires in both languages to the actual participants, about 10 bank managers, to see whether there were any ambiguous or misunderstood questions or any comments. The overall comments were that the questionnaire was a well-organised and comprehensive one. However, two questions were rewritten since they contained difficult academic jargon, which some participants might not understand; the decision was to give more definitions for these terms. After all these piloting stages the researcher was convinced that her questionnaire was suitable. A copy of the study questionnaire in Arabic languages is in Appendix F. The English copy in Appendix E

#### **4.5.5 The Structure and the Content of Semi-Structured Interviews**

It was decided that semi-structured interviews would be used with top managers because of their importance for the success of T&D functions/programmes in any organisations. This type of interview is very rich in providing in-depth analysis of the points under investigation. Semi-structured interviews are used to supplement and validate the questionnaire's findings. Hence, some similar questions from the questionnaire were asked in the semi-structured interviews as well. As appears in Appendix G, the semi-structured interview includes the following parts.

- **Part one: The Position of T&D in the Organisations**

It is concerned with the exploration of the strategic position of T&D in Jordanian banks. It aims to understand the actual roles and position of T&D in Jordanian

banking organisations and also explores top management view points of the position of T&D in their organisations. Therefore, it includes questions regarding top managers' satisfaction with T&D functions and programmes, whether they believe that it is important to have specific department, unit or section for T&D and, if not, why not. Also, Garavan's SHRD model and Lee's (1996) Training Maturity Model criteria are reemphasised.

- **Part two: the Significance of T&D and its Outcomes**

This part is concerned with the importance and the impact of T&D. Thus, top managers were asked whether they think T&D is effective in their organisation, in terms of achieving its objectives and influencing the organisation's outcomes. In addition, there were closed questions regarding the impacts of T&D on the organisation's performance indicators, such as profit, return on investment (ROI), productivity, and so on, as well as to other important questions which reflect many issues related to T&D.

- **Part three: T&D Problems and Obstacles**

This part is concerned with exploring all T&D problems and challenges from the top managers' viewpoints. Two questions were asked; the first one was an open-ended question and the second a closed question about T&D problems and challenges mentioned in the questionnaire.

- **Part four: Transferring Skills and Knowledge**

This part is concerned with investigating whether or not trained employees apply or transfer what they have learned in their workplace. What are the reasons for applying or not applying the learned skills and knowledge?

It is important to mention that there were many questions added to some interview schedules, as mentioned before in this chapter, which depend on the follow-up of the conversations with the top managers and the context of each interview.

#### **4.5.6 The Covering Letter**

According to Saunders et al. (2000, 2003), most self-administered questionnaires are accompanied by a covering letter to explain the purpose of the survey. The covering letter helps to increase the response rate. The covering letter in this research was written on a single page and used a Huddersfield University letterhead. The structure

of the covering letter contains the following information: information about the research title, its objectives and its importance for the participating organisations; promises of confidentiality; placing an emphasis that their co-operation is the valuable most factor contributing to the success of this research; information about whom to contact if they have any queries; (telephone and mobile numbers, and the postal address for both the researcher and her director of studies); thanking the recipients for their help.

It was recommended that a covering letter should cover the above information to gain a high rate of response. Thus, all recommendations regarding the covering letter were taken into consideration. It is also important to mention that a letter from the researcher's supervisor urging the participants to co-operate with her was very useful to gain a very high response rate. A copy of the covering letter and the supervisor letter is shown in Appendices C and D. Finally, it is important to say that the covering letter was combined with both the study questionnaire and the schedule of the semi-structured interviews that were distributed to the interviewees to have a look before starting the interviews. A copy of the study covering letter translated to Arabic language is available in appendix F attached with the study questionnaire in Arabic.

#### **4.6 The Fieldwork**

The main fieldwork of this study was conducted in Jordan - the country of the researcher - from March 2004 to June 2004. From the outset it was decided that the semi-structured interviews and the questionnaires would be conducted at the same time. That was to save the researcher time and also because the interviews were semi-structured which meant that the research had predetermined themes and questions to be asked; however, the opportunities to omit or add other questions were also available. An initial stage of the fieldwork process was a personal visit to Amman Financial Market and the Association of Banks in Jordan to get the organisations' addresses. This was followed by personal visits to each organisation's headquarters by the researcher to introduce herself and her study and to build a strong trust with them. This kind of visit is very important to build trust with participants, to encourage them to participate and to determine a deadline for completing the questionnaires. In addition, through these visits the researcher was able to determine the name of the persons to be interviewed. An informal or an unplanned discussion relating to T&D



practices and problems in Jordan accrued during these visits. Moreover, appointments to bring the questionnaires were decided in these visits.

It is important to mention that the questionnaire was distributed and collected by the researcher herself. That is because most of the surveyed organisations were located in the same area in Amman (Alshmesany), so it was easy for the researcher to travel from one to another. The other reason was that the size of the total population was small, so the researcher intended to collect as many as possible of the distributed questionnaires. In addition, according to Sekaran (2003) the advantages of this type of questionnaire are its ability to establish a good rapport with respondents, it motivates respondents, any doubt or questions about the questionnaire will be clarified, it is less expensive when distributed to group of respondents and it gains an almost 100% response rate.

At each visit the researcher delivered the questionnaire to the participants' offices to make sure that the questionnaire would be completed by them. Two copies of the questionnaire were distributed in each organisation for both T&D managers and HRM managers, or to those who are in charge of these activities, since not all the surveyed organisations had a separate department for T&D; instead, it is an activity of the HRM department. At each visit a deadline for completing the questionnaire was identified by asking the participant when s/he would be able to complete it. The researcher left her phone number to call her when the questionnaire was ready to be collected. However, during the completion period the researcher phoned the participants to ask whether or not they had finished. By doing so, she reminded them and encouraged them to complete it. During that time some participants phoned the researcher to ask about some misunderstood or ambiguous questions. However, it is important to say that some of the participants preferred to fill in the questionnaire in the presence of the researcher in case they did not understand some questions; hence, the researcher had the opportunity to obtain more important information from the participants.

When collecting the questionnaire the researcher made sure that she saw the participants who had completed the questionnaire and, usually, she had the opportunities to have another conversation (chat) about the questionnaire contents or any other comments about the questionnaire. Some participants, after completing the

questionnaire, offered more documentary data which meant that they were interested and understood the questionnaire.

What is interesting is that some of the participants were bored and said when they received the questionnaire, "*What a long questionnaire*". But when the researcher went back to collect the completed questionnaire, they said, "*What an excellent questionnaire, could you please let us copy it and keep it in our library as reference, because it includes many important criteria, especially, when evaluating our T&D programmes*". In addition, they asked the researcher if she wanted any other help in the future. All of the participants were happy to give the researcher their business cards to be in touch with her in the future.

The personal letter from the researcher accompanied by a formal covering letter from the researcher's supervisor urging the participants to co-operate with the researcher were very useful to get the participants' assistance in completing the questionnaire. In these letters the researcher stressed that the information provided by the participants would be treated with the utmost confidentiality and no personal or organisations' names would be mentioned in the report of the study. The researcher also stated in her letter that a brief report of the final analysis would be given to the participant if they wanted. In addition, the researcher determined a particular section at the end of the questionnaire for participants to leave their names and home addresses if they wanted a brief report of the final analysis. This was a kind of reward for the participants' time and effort in completing the questionnaire. The researcher left another section at the end of the questionnaire for the participants to give any further comments on the questionnaire. The researcher was very proud of her questionnaire because of the participants' comments on her questionnaire and work. Most of them agreed that it was a comprehensive and excellent questionnaire; they had never seen such before. Because they appreciated the importance of the study, some were very interested, thus, they were helpful in setting up or determining appointments with their top managers. Some of them took the researcher to the top managers' offices to introduce the researcher to the secretaries and urge them to set up an appointment for her to see their top managers.

It is important to mention that the strong trust and relationships which the researcher built with questionnaire's participants was very important when conducting the

interviews, as the researcher visited each HRM and T&D manager in each organisation at least three times (initial visit, distribution visit and collection visit, in addition to some visits to explain some questions).

About 44 questionnaires were distributed by the middle of April. Some participants asked for the English copy of the questionnaire; fortunately the researcher had printed out some copies in English. Those participants whose English was very good and who spoke English fluently insisted on talking and writing in English, because speaking English is one of the most important requirements to get a good position in the Jordanian banks. So, 10 of the English copies of the questionnaires were distributed. Appointments with top managers to conduct semi-structured interviews were set up by the researcher's effort through visiting the secretaries' offices and building trust with them to set appointments with their bosses, or by questionnaire participants in each organisation; some of them were wonderful in this regard. However, follow up telephone calls were made to the secretaries' offices to secure the appointments with the top managers.

All the interviews in this study were conducted in respondents' offices either in the morning or in the afternoon. However, the interviewees chose the place and the time of interviews, since they were so busy it was a good decision to conduct the interviews at times convenient to them. The schedule allowed the researcher to spend between one and two hours maximum with each respondent. The questions included were open-ended with some close-ended questions. However, the interviewees talked in general and, actually, they provided more important related issues. Most interviews were conducted in Arabic but one was in English. In conducting the semi-structured interviews, the researcher took notes in addition to recording the whole interview in order to remember all the details. In each interview the researcher thanked the respondents for their time, gave a brief overview of the research provided and exchanged business cards. The researcher assured utmost confidentiality of the provided data. Finally, it is worth mentioning that close questions were written on cards to be provided to the interviewees giving them the opportunity to read these questions to avoid any kind of bias.

By the end of June 38 questionnaires had been collected and were usable, while 4 questionnaires were returned from two foreign banks with a letter explaining that their



bank policy does not allow them respond to surveys and 2 questionnaires were unusable (half completed, missing answers, left parts...) and were collected from one investment bank. 15 semi-structured interviews had been conducted; 2 interviews with key informants were conducted between 5 and 8 June.

Finally, it is fair to admit that the fieldwork was a good opportunity for the researcher to get to know many people and institutions relating T&D in Jordan for her future work and research. Some knowledgeable participants asked her to work in a team as a researcher in further research projects based on this study's findings. The fieldwork added or enriched the researcher's knowledge with many interesting and important stories and issues. Because most of the organisations are located in Amman, the researcher was required to live in Amman for about 3 months, while her family live in Al-Karak, which is 2 hours from Amman.

#### **4.7 Difficulties in Conducting the Fieldwork**

During the fieldwork period, managers were extremely busy so they had already been informed about the objectives and nature of the study. Mostly, their secretaries had to be convinced of the importance of the study and thus the importance of securing an appointment with their managers. In addition, usually the researcher made many visits to each respondent's office and, mostly, she had to wait even when she had an appointment already. Another difficulty was living in different places. The researcher was living in Amman during the week and at the weekend in Al-Karak, while her husband was in the UK, preparing for his viva during that time.

#### **4.8 Requirements for Successful Fieldwork**

In addition to good questionnaire design and planning, there are many other factors for successful fieldwork in Jordan and other Arab countries.

- Human relationships (friendship, relative, family name!) are very important in conducting an empirical study in Jordan or other Arab countries.
- Good and strong personality of the researcher. The researcher has to be able to convince and encourage participants to participate and to be active.

The researcher used all her social relationships, friendships and her relatives in conducting her fieldwork. She was surprised with the participants' understandings of, and full co-operation with her. That may be referred to many reasons, such as that the questionnaire was comprehensive and included important issues for the participants,

the importance of the study, their interest to complete this important study, the way the researcher introduced her study and her ability to build a strong relationship with them. Finally, her gender might be one reason for most of them!

#### 4.9 Response Rate

As mentioned earlier, because the population of this research is small, the sample targeted the entire population, which consists of 22 banking organisations. According to Oppenheim (1992) the following factors have been found to increase the response rate:

- advance warning: informing the respondents of the study in advance;
- explanation of selection: explaining the method of sampling used;
- sponsorship: motivate the respondents;
- confidentiality: assuring respondents that all information will be totally treated confidentiality; and
- incentives to the respondents.

A total of 44 questionnaires were distributed, of which 38 completed questionnaires were returned and usable. As indicated by De Vaus (1990: p.99), calculating the response rate can be executed by using the following formula:

Response rate = Total number of responses / (Total number in sample – (Unreachable respondents - Ineligible respondents)). Applying this formula, the response rate =  $38 / (44 - 0) = 86\%$ .

On the other hand, the semi-structured response rate was 68% since the researcher intended to conduct interviews at each bank headquarters, but the actual number of the interviews was 15.

It appears that the response rate for this study is high for the following reasons.

- The way by which the questionnaire (self-administered) affects the response rate. This method is recommended by authors as a good way of data collection (e.g. Oppenheim, 1992; Hussey and Hussey, 1997; Sekaran, 2003). The rationale for the use of this method is its ability to assure a high response rate. In addition, there are other advantages, such as low cost and little time spent in collecting the questionnaire.
- The covering letter and the supervisor's letter accompanied the questionnaires and the semi-structured interviews. The letters explained the research

objectives. In addition, it assured that respondent that co-operation is the main contribution to the success of this study.

- Telephone calls and personal visits were conducted to remind the respondents to answer the questionnaire.
- A well designed layout of the questionnaire. The questionnaire was printed as a booklet, which consisted of four A3 sheets of paper, folded in the middle and stapled to form a booklet.
- The full cooperation of the questionnaire's participants and their interest in the study was very important to secure an appointment for conducting many of the semi-structured interviews.
- The respondents and interviewees were given an option to receive a copy of the research findings and results.

#### **4.10 Validity and Reliability Evaluation**

Validity and reliability are very important criteria for judging the credibility of research findings. They are the basic criteria for evaluating the accuracy and precision of research. Measurements must be valid, that is, they should be accurate and the findings should be about what they appear to be about. Measurement must also be reliable, that is, precise: the same answer should be obtained on re-measurement; the same results or observations should/could be obtained or made by different researchers on different occasions (Saunders et al., 2003).

Since the researcher applied multi-methods approach using two data collection methods (personally-administered questionnaire and semi-structured interviews), before, during and after collecting the data many procedures were undertaken to ensure validity and reliability of the study findings. These procedures will be provided in the following subsections.

##### **4.10.1 Validity**

Validity is the extent to which the research findings accurately represent what is really happening in the situation (Hussey and Hussey, 1997: p.57). That is, when we develop a measuring instrument with the hope we are tapping a concept, how can we be reasonably sure that we are indeed measuring the concept we set out to do and not something else (Sekaran, 2003). Validity refers to the extent to which a test measures what we actually wish to measure.



According to Hussey and Hussey (1997) and Saunders et al. (2003), validity is undermined by research errors, such as faulty research procedures, poor samples, inaccurate or misleading measurement and ambiguity about causal direction. Therefore, to meet the validity criteria, the researcher should develop an accurate measurement tool that reflects a better understanding of the questions included in a measurement tool, which guarantees that all respondents are enlightened to respond to all questions. In other words, the instrument of measurement should be understandable for all respondents to be sure that the findings are really about what they appear to be about. Sekaran (2003) distinguishes between different forms of validity: content validity, does the measure adequately measure the concept; face validity, do “experts” validate that the instrument measures what its name suggests it measures; criterion-related validity, does the measure differentiate in a manner that helps to predict a criterion variable; concurrent validity, does the measure differentiate in a manner that helps to predict a criterion variable currently; predictive validity, does the measure differentiate individuals in a manner as to help predict a future criterion; construct validity, does the instrument tap the concept as theorized; convergent validity, do two instrument measuring the concept correlate highly; discriminate validity, does the measure have a low correlation with a variable that is supposed to be unrelated to this variable.

In addition, there is another important type of validity called external validity; the extent to which research results are generalisable, that is, the findings may be equally applicable to other research citing such as other organisations. Thus, external validity depends on the selection of a representative sample. It is difficult to generalise the findings unless the drawn sample is representative of the population.

In this study, to ensure high validity and to rise the validity of the two data collection methods, many procedures were undertaken.

- To ensure external validity the entire population was targeted as the sample for this research, with a high response rate for the questionnaire (86%) and (68%) for the semi-structured interviews.
- Using different data collection methods in this study ensures that data are really about what they appear to be about, telling you what you think they are telling you (Saunders et al., 2000). Using a multi-method approach enables triangulation to take place, which involves crosschecking for different types of

validity. Many questions were asked in both questionnaires and semi-structured interviews to ensure that findings resulted from one method will be validated by the findings from the other methods as shown in Chapter 7. As mentioned before, semi-structured interviews were applied to get more details, to get deep insight of the questionnaire findings and to validate the questionnaire findings.

- To meet some of the validity requirements, an extensive literature review was undertaken to define and clarify the scales and measures used in this research. Many items and scales used in this research were adopted from several studies, which place an emphasis on meeting the requirements of validity and reliability. In this regard, Sekaran (2003) asserts the need to use well-validated and reliable measures to ensure that the research is scientific. Also, Sekaran (2003) asserts the importance of making use of already developed measures and scales since their reliability and validity have been established by their developers and they are already reputed to be good.
- In addition, the questionnaire items were scrutinised and pre-tested by several pilot test stages, by many doctoral students, a panel of academic experts and a set of T&D and HRM managers to judge the content and face validity of the questionnaire. They suggested that the content validity of the questionnaire was established.
- The researcher distributed the questionnaires by herself (personally administered questionnaire; distributed and collected by the researcher herself). That is to introduce the questionnaire and explain any misunderstanding about questions. In addition, she left her phone number so that, if the respondents did not understand any questions, they could call her. Some called her and asked what she meant by some questions, most of the time the researcher went to their offices to clarify what they wanted. Moreover, when collecting the questionnaires, there were some informal conversations made with respondents in their offices to make sure that they had filled it in or whether someone else did and whether they understood the issues included in the questionnaire. In addition, the researcher tended to check the questionnaire at each respondent's office to make sure the questionnaire was completed. Some participants had left some questions unanswered until the researcher came to pick her questionnaire up and explain what she meant.

- Semi-structured interview validity refers to the extent to which *'the researcher has gained full access to the knowledge and meanings of informants'* (Easterby-Smith et al., 1991: p.41). Saunders et al. (2003) state that, usually, the validity of in-depth and semi-structured interviews is very high; this refers to the flexible and responsive interactions which are possible between interviewer and respondents allowing the meaning to be probed, the topic to be covered from a variety of angles and questions made clear to respondents. In this study, 15 top managers were interviewed; they were encouraged to give the researcher the required data through good preparation for the interviews. Also, there were many things which helped in encouraging the interviewees to give data: the researcher's ability to construct a good rapport or trust with the interviewees through personal visits to their offices; the interest, support and cooperation of the questionnaires' participants to conduct interviews with their top managers; good introduction of the study; providing the interviewees with a list of the probable questions to prepare answers for them; emphasising the confidentiality of the obtained data; good strategies applied through conducting the interviews in terms of avoiding any kind of biases, tapping the entire interviews where possible and taking notes.

It is important to mention that the researcher received very important notes from the questionnaire participants judging the questionnaire in general. It was a very good idea to leave some space for the participants to write any further important information or notes on the questionnaire design and content. The researcher received extensive further information and some constructive encouraging notes on the questionnaire design and content that would help in validating the content of the questionnaire. The following comments are some of these notes regarding the questionnaire design and content.

*"An excellent questionnaire that examines the main objective in a complete picture"*

*"I think this questionnaire was designed prepared in a very remarkable way, it is clear that it is not as any other questionnaire I have ever seen before,..... It is really excellent. It reflects how much time and efforts were spent in designing and preparing it.....Unless the researcher told me she does not work in T&D field in any bank, I would imagine that she was an expert in this field" .*

*"Actually the questionnaire is good in terms of including all the variables and the issues related to T&D process and challenges".*



#### 4.10.2 Reliability

Reliability can be assessed by posing the following two questions: Will the measure yield the same results on different occasions? Will similar observations be made by different researchers on different occasions (Easterby-Smith et al, 1991: p.41)? Reliability of a measure indicates the extent to which it is without bias (error free) and, hence, ensures consistent measurement across time and across the various items in the instrument (Sekaran, 2003: p.203). Reliability of a measure is an indication of the stability and consistency of the instrument. It is primarily a matter of stability: if an instrument is administered to the same individual on two different occasions the question is, will it yield the same result (Easterby-Smith et al., 2002: p.135)?

In this study, many procedures were undertaken to make sure that the data collection methods were error free and to minimise the instruments' biases. Some important questions were asked in both instruments, in the questionnaire some important questions were re-asked in different places in a different order. The researcher, when collecting the questionnaires, tried to make sure that it was the respondents who had completed the questionnaire through having an informal conversation where possible. The way in which the questionnaire was distributed facilitates avoiding errors resulting from misunderstanding or ambiguity and, importantly, adopting some already developed questions or scales facilitates comparing the findings with other researchers' results.

Regarding semi-structured interview reliability, Easterby-Smith et al. (1991) affirm that it is concerned with whether alternative interviewers would reveal similar information. However, Marshall and Rossoman (1999) assert that the issue of reliability is that the findings from using non-standardised research methods are not necessarily intended to be repeatable since they reflect reality at the time they were collected, in a situation that may be subject to change. The value of using this non-standardised approach is derived from flexibility that may be used to explore the complexity of the topic. Nevertheless, Saunders et al. (2000) contend that the concern about reliability in these types of interviews is also related to the issue of bias. In this study the researcher tried to avoid interviewer bias resulting from the comments, tone or non-verbal behaviour to create bias in the way that interviewees respond to the questions being asked. In addition, she tried to avoid interviewee bias through improving her perception by building a good rapport or trust with them, a good

introduction of the study, emphasising the confidently, leaving the participants to talk in the manner they wanted and asking for permission to record the interviews .

#### **4.11 Quantitative Data Analysis**

In order to achieve the objectives of the study, a number of statistical techniques were used in primary data analysis:

- descriptive statistics: frequency and mean
- Kruskal-Wallis H test and Chi-Square

The justifications and rational reasons for using the statistical techniques in analysing the data are now given.

##### **4.11.1 Descriptive Statistics: Frequencies and Mean, Median and Mode**

Descriptive statistics, also called exploratory statistics, involve the transformation of raw data into a form that would provide information to describe a set of factors in a situation. This is accomplished through ordering and manipulating the raw data collected (Sekaran, 2003). Descriptive statistics include frequencies, measure of central tendency (mean, median and mode) and measure of dispersion (range, Standard deviation). It was found that descriptive, or exploratory statistics, is the most appropriate statistic, since the nature of the study objectives and questions is to explore, discover and describe the current situations and practices of T&D; in addition, to explore T&D impacts on the organisational performance or the relationship between T&D and organisational performance in Jordanian banks, rather than testing particular hypotheses. In this regard, Hair et al. (2003: p.252) declare that, *“data is collected in business research for two broad purposes-discovery and hypothesis testing. When the purpose is discovery the researcher uses descriptive statistics. When the purpose is hypothesis testing the researcher uses inferential statistics.”*

##### **4.11.2 Kruskal-Wallis H test and Chi-Square**

Since there are four different bank groups, the researcher decided to test the significant difference between these groups through using both Chi-Square and Kruskal-Wallis H test. Chi-square is a statistical test used to assess differences between groups using nominal or ordinal results (Hair et al., 2003), while, Kruskal-Wallis H test is a non parametric statistical test used to assess the difference between groups using interval or ratio scales (Bryman and Cramer, 2001: p.134). The decision

behind using the mentioned tests was based on considering the criteria for choosing the appropriate statistical techniques provided in the following paragraphs.

In deciding which test to use and determining whether a difference between two or more groups is significant, the literature offers a relatively large number of statistical tests (Hair et al., 2003; Sekaran, 2003; Bryman and Cramer, 2001). However, it is important first to decide whether to use a parametric or a non-parametric test(s). The statistics literature offers two main guidelines in deciding whether to use a parametric statistical test. If the data subject to comparison fulfils such conditions, then a decision is taken to use parametric tests. However, if such data fails to satisfy these conditions, then the sensible decision would be to employ non-parametric statistical tests. These conditions as recommended by Hair et al. (2003) and Bryman and Cramer (2001) are.

- If the level or scale of measurement is of equal interval or ratio scaling, that is, more than ordinal.
- The distribution of the population scores is normal. With regard to the distribution of the data, upon which the comparison between the two or more groups is to be based, the Kolmogorov-Smirnov Test (K-S Test) of Normality should be conducted in order to establish whether such data are normally distributed.
- However, Hair et al. (2003: p.259) emphasise other assumptions when deciding to use parametric or non parametric, the sample size. *“In general, when the data are measured using an interval or ratio scale and the sample size are large, parametric statistics are appropriate”*.
- Whether the data is of a categorical / nominal or a non-categorical / nominal nature. In this context, Bryman and Cramer (2001) indicate that if the data are of a categorical or nominal nature, such as data that refer to the number or frequency of cases, then it is only possible to use what is referred to as non-parametric tests. However, if the data are of a non-categorical nature, such as ordinal and interval / ratio data, then a decision has to be made as to whether to use a parametric or a non-parametric test.



#### 4.12 Qualitative Data Analysis

There is no standardised approach to analyse qualitative data since the nature of qualitative data implies that it cannot be collected in a standardised way. Therefore there are many qualitative research traditions and approaches with the result that there are also different strategies to deal with the data collected (Saunders et al., 2000).

The analysis process of the research qualitative data started when the researcher was collecting her data, as well as after that. The approach adopted involves disaggregating the mass of qualitative data into meaningful parts or categories. This allows rearranging and analysing these data systematically and rigorously. Adopting this approach means transforming the nature of the data in order to understand and manage them, uniting or merge related data drawn from different transcripts and notes, identifying key themes or patterns from them for further exploration, developing propositions based on these apparent patterns or relationships, and drawing and validating conclusions. So, it started by categorising the data into meaningful categories, unitising the data which is about attaching units of data to the appropriate category or categories that were devised already. These steps are followed by recognising relationships and developing categories by designing or reorganising the data in a suitable matrix and placing the data gathered within its cells. The researched has used many analytical methods in addition to recording her interviews which help in analysing the qualitative data, such as summaries, self-memos and the researcher's diary. (See more details on analysing qualitative data in Appendix H).

Saunders et al. (2000, 2003) state that quantifying qualitative data by using frequency of certain events provides the researcher with the capacity to display a large amount of data that will be discussed through the use of text. This approach to describing and presenting the qualitative data provides the researcher with a very useful supplement to the most important means of analysing qualitative data. Therefore, the decision was made to quantify the qualitative data as much as possible in order to present them better.

#### 4.13 Conclusions

The research philosophy and design have been discussed in this chapter. The research methodologies available for researchers were discussed and the justifications for employing the multi-method approach were also discussed. The methodology used in this study could be described as cross-sectional study adopting a multi-methods approach (quantitative and qualitative) conducted through survey and interviews, to explore the current T&D practices in terms of how it is conducted and whether it helps in improving organisational performance in the context of Jordanian banking sectors. The rationale behind this choice was provided throughout this chapter. A questionnaire and semi-structured interview were used as methods of data collection. This was explained and justified in this chapter. Pilot work was done prior to distribution of the final version of the questionnaire as several drafts were prepared and amended in response to feedback received from referees and panel experts. The questionnaire design and layout, question types and format, contents of the final version of the questionnaire, population and sample and the procedures of administering the questionnaire were discussed in this chapter. In addition, the issues of reliability and validity were also discussed in this chapter. Finally, the chapter ended with a rational explanation and discussion of the statistical methods used in this research to address the research objectives.

The next chapter will provide presentations of results resulting from quantitative data analyses; however, discussions of these results will be provided in Chapter 7.

## Chapter Five: Quantitative Data Analysis

### Introduction

The methodology for this study was discussed in Chapter 4, together with decisions relating to the appropriate data collection methods, how these methods were developed, how data were collected and how they were going to be analysed. After the data were collected by questionnaire and semi-structured interviews, the next step was to analyse the collected data and to present the results. It was decided that descriptive statistics, Kruskal-Wallis H test and Chi-Square test, were the most appropriate techniques to be used in analysing the quantitative data for reasons provided in section 4.11. Kruskal-Wallis H and Chi-Square tests were used to test the significant differences among bank groups at a significant level of .05 This chapter aims to present the results of the questionnaire responses (quantitative data). The tables and all other statistical figures are located in Appendix I for clearer presentation. The findings of this chapter, together with the findings from the interviews analysis, will be discussed in Chapter 7.

### 5.1 Analysis of the Results Related to Participants and Organisations Characteristics

This section, relating to section D of the questionnaire, aims to present and analyze the data regarding the general background of the participating organisations and the participants.

#### 5.1.1 The Banks Categories

Table 5.1.1 shows that participants from commercial banks represent the majority of the participants (47.4%). Almost all of the investment and the Islamic banks participated in this study; they represented 26.3% and 10.5% of the study participants, respectively, while, just three of the foreign banks agreed to participate, which represented 16% of the overall participants.

#### 5.1.2 Age of the Banks

Tables 5.1.2a and 5.1.2b show that 42% of the participants declared that their organisations' ages were between 16 and 28 years. 32% stated that their organisations' ages were between 3 and 15 years. Islamic banks were the youngest banks in Jordan and commercial banks were the oldest banks. The Kruskal Wallis H test showed the there was a significant difference among bank groups in terms of their



ages, ranking the age of commercial and foreign banks in the first and second levels as the oldest banks in Jordan.

### **5.1.3 The Number of Employees**

Tables 5.1.3a and 5.1.3b show that 74% of the participants asserted that their banks employed between 103 and 769 employees. However, commercial banks employ on average, 1342 employees, while investment banks employ, on average, 213 employees. The Kruskal Wallis H test showed that there was a significant difference among bank groups in terms of their employee numbers, ranking the number of employees in commercial banks and Islamic banks at the first and second levels.

### **5.1.4 The Job Title of the Participants**

Table 5.1.4 shows that all the participants were the managers of T&D or those who were in charge of T&D activities in each bank, in addition to the managers of HRM and HR department in each bank. The Chi-Square test showed that there was no statistical significant difference among the bank groups in terms of the participants' job titles. In each participating bank the participants were the people who were in charge of T&D and the people who were in charge of HRM departments.

### **5.1.5 The Participants' Job Status**

Tables 5.1.5a and 5.1.5b show that 66% of the participants from all of the participating banks categorized their status in the middle management levels, as functional managers or senior non-board managers in their organisations. The mode was 2, which were given to middle management levels in the question. However, the Chi-Square test showed that there was a significant difference among bank categories in terms of participants' status in the banks, ranking foreign and commercial banks in the first and second levels, which means that people responsible for T&D were in the higher status within foreign and commercial banks.

### **5.1.6 The Total Work Experience of the Participants**

Tables 5.1.6a and 5.1.6b show that 58% of the participants had between 9 and 24 years' work experience. The average work experience in commercial, foreign, investment and Islamic banks, respectively, were 20, 22, 16 and 14 years. However, the Kruskal Wallis H test showed that there was a significant difference among bank groups in terms of their participants total work experience, ranking the means of the

foreign and commercial banks at the first and second levels, which indicates that in the commercial and foreign banks people who were in charge of T&D had more work experience.

#### **5.1.7 Work Experience in T&D**

Tables 5.1.7a and 7.1.7b show that 68% of the participants had work experience in the field of T&D of between 1 and 7 years. Only 5% had between 22 and 28 years. The overall average work experience in the field of T&D in the Jordanian banks was just 8.4 years. However, the Kruskal Wallis H test showed that there was a significant difference among bank groups in terms of their participants' work experience in the field of T&D. Ranking commercial and Islamic banks' T&D work experience in the first and second levels, which indicated that the people who were in charge of T&D in commercial and Islamic banks were more experienced in the field of T&D.

#### **5.1.8 Age of the Participants**

Table 5.1.8a and 5.1.8b show that 45% of the participants were aged between 34 and 49 years and 39% were aged between 50 and 65 years. The average age for the participants was 46 years. The Kruskal Wallis H test showed that there was a significant difference among bank groups in terms of their participants' ages, ranking the average age of the foreign and commercial banks in the first and second levels indicating that the people who were in charge for T&D in the foreign and commercial banks were slightly older.

#### **5.1.9 Education Levels of the Participants**

Tables 5.1.9a and 5.1.9b show that the majority of the T&D and HRM managers in Jordanian banks hold bachelor's degrees (66%). 16% of the participants from overall bank categories hold master degrees and 3% from commercial banks hold PhD degrees. The mode was 3, which was given to the university bachelor's degree response in this question. The Chi-Square test showed that there was no statistical significant difference among bank categories in terms of T&D and HRM managers' education levels. The majority of the participants in all bank categories hold a university bachelor's degree.

### **5.1.10 Gender of the Participants**

Tables 5.1.10a and 5.1.10b show that the majority of the people who were in charge of T&D in Jordanian banks were male (66%). The chi-Square test showed that there was no significant difference among bank groups in terms of the proportion of male and female participants; all the bank groups were the same in terms of the proportion of male and female participants.

## **5.2 Analysis of the Data Related to the Current T&D Practices in Jordanian Banks**

This section, relating to section A of the questionnaire, presents and analyses the collected data regarding how T&D is conducted in Jordanian banking organisations. Three parts are included: training needs assessment (TNA), training delivery methods and training evaluation and follow up stage.

### **Training Need Assessment (TNA)**

This part of the analysis is concerned with part 1 of section A in the questionnaire, which is related to how TNA is conducted in terms of frequency of conducting TNA, the methods used in determining training needs, the indicators for TNA and the conditions under which training is provided to the employees.

#### **5.2.1 Conducting TNA**

Table 6.2.1a shows that 77% of the participants agreed that their organisations conduct TNA on a regular basis or always. However, almost 16% of the participants asserted that their organisations conduct TNA occasionally and about 8% of them said that their organisations seldom conduct TNA. However, the Kruskal-Wallis H test indicated that there was a significant difference among Jordanian bank categories in terms of means ranking whether they conduct TNA, ranking commercial banks in the first level as the group which always conduct TNA.

#### **5.2.2 TNA Methods or Approaches**

Table 5.2.2a shows that 71% of the overall participants declared that the questionnaire is the most popular and regularly used TNA method. 53% of the participants from all the bank categories declared that they depend mostly on interviewing employees' managers or supervisors and on direct observations. 18% of the participants affirmed that their banks rarely use performance appraisal information and 37% of the



participants from overall organisations said they had never used determination through a specialist training committee as the TNA method,

However, Table 5.2.2b shows that, in commercial banks, in addition to the questionnaire and the group discussion with the managers, face-to-face interviews with employees agreed by 50%, and job descriptions agreed by 60%, were also regularly used TNA methods. The foreign banks depend mainly on two TNA methods, interviews with employees' managers and the direct observation agreed by over than 50% of the participants there. In the investment banks, 70% and 50% declared that direct observation and performance appraisal reports were also TNA methods used in addition to the questionnaire and group interviews with managers. Moreover, 100% of the participants from Islamic banks declared that they mostly use performance records and direct observation and 75% said they use job description on a regular base; in addition, 50% of the participants said that TNA is determined through a specialist training committee.

**5.2.3 Frequency of Conducting TNA**

Table 5.2.3a and 5.2.3b show that 95% of the participants declared that TNA is conducted annually. The Chi-Square test showed that there was no significance statistical difference between the bank categories in terms of the frequencies of conducting TNA.

**5.2.4 TNA Indicators**

Table 5.2.4a shows that introduction of new work tools, lack of knowledge and lack of skills representing, respectively, 82%, 79% and 74%, were considered as the most important indictors taken into account when assessing training needs. Low profitability, high absenteeism and high turnover, which represented, respectively, 56%, 61% and 58%, were considered as the indicators that were taken into account to a small and a very small extent. Table 5.2.4b shows that, in all bank groups, low profitability, high turnover, low employee morale, high absenteeism were TNA indicators that were used to a small extent.

**5.2.5 Conditions under which T&D is Provided**

Table 5.2.5a shows that 97% of the participants agreed that T&D is first and foremost provided when employees need training on new working methods or techniques. The second important condition for providing training was when employees are newly recruited (97%). When employees are upgraded and when the departments request training were also important conditions for providing T&D, 79% for each of these conditions. However, 60% of the participants declared that they regularly provide training when employees request it. 37% of the participants declared that they occasionally provide T&D programmes when performance appraisal shows a need for training.

Table 5.2.5b shows that, among bank categories, the situation or the conditions for providing T&D could be varied. For example, in commercial banks, in addition to the above mentioned conditions, 56% of the participants said that they regularly provide T&D when performance appraisal shows a need for training and 56% of the participants said that they provide training regularly when employees request it. In the foreign banks, 50% said that they regularly provide T&D when performance appraisal show need for T&D. In the investment banks, 80% and 60% of the participant said that T&D is provided when departments request training and when employees request T&D. Finally, in the Islamic banks, 50% of the participants declared that they provide training after appraising employees’ performance, while 100% of them said that they provide training when employees or departments request training.

**Training Delivery Methods**

This part of the analysis is related to part 2 of section A in the questionnaire, which is concerned with training delivery methods in Jordanian banks, in terms of: whether or not they acquire assistance from external providers; types of assistance required from external providers; whether or not they offer in-the-house training; T&D methods used in the organisations; T&D methods used by the external providers.

**5.2.6 Training Approach Used**

Tables 5.2.6a and 5.2.6b reveal that all of the training approaches were utilized in the Jordanian banking organisations. Therefore, an overwhelming 79% of the participants reported that the external training approach was the mostly frequently used approach. The next commonly used training approach in Jordanian banks was off-the-job

training; 74% of the participants declared that their banks make use of this approach mostly and always. Moreover, it seems that on-the-job training was the least frequently used approach; 58% of the banks make use of it. The Kruskal-Wallis H test revealed that there was no significant difference among bank groups in terms of using on-the-job training. It also showed no significant difference among the banks in terms of using off-the-job training approach and no significant difference among the bank categories in terms of using external providers. So, all bank groups make use of all T&D approaches.

**5.2.7 Acquiring Assistance from External Providers**

Tables 5.2.7a and 5.2.7b show that almost 95% of the participants agreed that their organisations acquire assistance from external providers during the preparation and/or the implementation of T&D programmes, either by asking for external trainers, or by sending employees to external training providers. However, 5% of the participants from Islamic banks declared that they do not ask for assistance from external providers. The Chi-square test showed there was a significant difference among bank groups in terms of acquiring assistance from external providers, since Islamic banks do not always depend on external providers because they have their own training needs which cannot be achieved by external providers.

**5.2.8 Type of Assistance Provided by the External Providers**

Table 5.2.8a reveals that the most common assistance required from external providers was conducting T&D programmes (53%) followed by providing the banks with specialists and evaluating T&D programmes, represented, respectively, by 50% and 45%. The most common rarely required assistance was making changes to the external T&D programmes to suit the bank’s needs; 22% of the participants said that they never asked for this assistance and 33% of them said they occasionally required this assistance.

However, Table 5.2.8b shows that commercial banks ask external providers to provide them with specialists to conduct T&D programmes; however, there were 39% who said they had never asked external providers to evaluate their T&D programmes and 50% said they sometime ask external providers to design T&D programmes from the beginning for them. Foreign and investment banks depend heavily on the external providers in designing T&D programmes, providing them with specialists and on evaluating T&D programmes. In Islamic banks the participants were split in



requesting assistance from external providers; half said they rarely ask for such assistance while the other half said they mostly ask for these assistance.

**5.2.9 Offering In-House Training**

Table 5.2.9a shows that 82% of the participants said that their banks offer their own in-house training. Table 5.2.9b shows that all the participants from Islamic banks said that they offer in-house training, 89% of participants from commercial banks agreed that they offer in-house training and 70% from investment banks said they offer in-house T&D. However, the Chi-square test showed that there was a significant difference among bank groups in terms of offering in-house T&D programmes; favouring commercial and Islamic banks bank groups for offering in-house T&D programmes.

Tables 6.2.9c and 6.2.9d show that 13 participants did not answer this question; however, 24% of the participants believed that the percentage of in-house T&D, represented between 59% to 67% of the total T&D activities. 16% thought that in-house T&D represented between 77% to 94% and were mainly from commercial banks. The Kruskal Wallis H test showed that there was a significant difference among bank groups in terms of the percentage of their in-house T&D ranking commercial bank group in the first level or as the first group offering in-house T&D programmes. However, it is important to say that the responses from this question were approximate, based on what the participants believed, rather than being based on accurate percentages, so it is subject to their personal answers and judgments.

**5.2.10 T&D Methods Used by the Organisations and by the External Providers**

Table 5.2.10a shows that 90% of all participants agreed that the lecture was the training method most frequently used by all of the Jordanian banks. Other commonly used training methods were group work, case studies and seminars, represented, respectively, by 79%, 64% and 61%. 46% of the participants agreed that job rotation was a training method that was used occasionally.

Table 5.2.10b reveals that 90% agreed that lecture was the training method most commonly used by external providers. The other training methods used by external providers were seminars, group work and case studies, represented, respectively, by 58%, 47% and 42%. On the other hand, job rotation, demonstration and coaching were never or rarely used T&D methods.

**Evaluation and Follow up Stage**

This part of the analysis is related to part 3 of section A in the questionnaire, which is the evaluation and follow up stage. To understand how this stage is conducted many questions were asked in the questionnaire. Thus, this part includes analysis of the importance of the evaluation, the frequency of evaluation, the evaluation tools and methods, the evaluation model, the evaluation outcomes and the evaluation challenges and difficulties.

**5.2.11 The Importance of Training Evaluation**

Tables 5.2.11a and 5.2.11b show that 58% of the participants asserted that their organisations viewed training evaluation as a very important stage and 37% of the participants affirmed that their organisations consider evaluation as a relatively important stage. The Kruskal-Wallis H test showed that there was no significant difference among bank groups in terms of whether or not they view training evaluation as important. All considered it as an important stage.

**5.2.12 The Frequency of Training Evaluation**

Table 5.2.12a shows that almost 87% of the participants evaluate their T&D programmes on a regular basis. Table 5.2.12b reveals that the commercial and the Islamic banks evaluate their training programmes more constantly than do investment and foreign banks. However, the Kruskal-Wallis H test showed that there was no significant difference among bank groups, in terms of the frequencies of conducting training evaluation. All evaluate frequently.

**5.2.13 Evaluation Methods or Techniques**

Table 5.2.13a shows that 86% of the participants agreed that fill in a questionnaire at the end of any training programmes was the most common frequently used evaluation method. Also, asking trainees’ managers or supervisors about the trainees’ performance progress as a result of attending training programmes and tracking the employees’ performance records were also used mostly, represented, respectively, by 68% and 58%. About 40% of the participants asserted that they almost rarely tested the trainees before and after any training programmes, while 16% said they never did.

Table 5.2.13b shows that, in all the bank categories, evaluation methods were: filling in a questionnaire at the end of T&D programmes, asking trainees’ supervisors and

tracking trainees’ performance records frequently. However, in terms of testing the trainees’ knowledge before and after T&D programmes just 11% -two participants from commercial banks and one participant from Islamic bank- stated that their banks regularly test the trainees before and after T&D programmes.

**5.2.14 Evaluation Models**

Tables 5.2.14a and 5.2.14b show that 82% of the participants stated that they use the Kirkpatrick evaluation model when evaluating T&D effectiveness. However, the Kruskal-Wallis H test showed that there was no significant difference among bank groups in the mean ranking frequencies of using Kirkpatrick evaluation model.

**5.2.15 Evaluation Levels or Criteria**

Table 5.2.15a shows that 95% of the participants stated that, when evaluating the effectiveness of T&D programmes, they depend firstly and greatly on trainees’ reaction level. In addition, 63% of them affirmed that they depend greatly on evaluating learning outcomes levels. 50% of the participants asserted that their organisations depend to some extent on behaviour level when evaluating T&D effectiveness on behaviour level, while 61% of them said that they depend to a small extent in the result level when evaluating T&D effectiveness. Table 5.2.15b shows that all bank groups concentrate more on trainees’ reactions toward T&D programmes and learning outcomes. However, 45% and 33% of the participants in the commercial banks said they concentrate on the behaviour change and result outcomes to a great extent. Also 50% of the participants in investment and Islamic banks said they focus on behaviour change level as well.

**5.2.16 Evaluation Difficulties and Challenges**

Table 5.2.16a shows that the evaluation and follow up stages for T&D programmes in the Jordanian banking organisations, generally, face some difficulties and challenges. These were found to be: lack of quantitative measures (90%); difficulties in measuring the change of trainees’ behaviours over a short period of time (82%); difficulties in separating the impact of training on the final results from other actives impacts; difficulties in getting managers to participate in evaluation process, which was validated by 53% for each. On the other hand, participants’ refuted absence of job description and the lack of knowledge about evaluation as difficulties with the



evaluation process in the Jordanian banks, represented, respectively, by 63% and 61%.

Table 5.2.16b shows evaluation and follow up stage difficulties and challenges were almost similar or shared among bank groups. In each bank group, there was a lack of quantitative measures; difficulties in measuring the change of trainees' behaviour over a short period of time; difficulties in separating training impacts from the impact of other activities on organisational performance; difficulties in getting managers to participate. However, in the foreign banks, 50% of the participants believed that they had further difficulties related to: lack of knowledge about evaluation, lack of job description and time required to do evaluation. Also there were 83% who agreed that there were no specific body in charge of evaluation in their organisations. In the Islamic banks 50% of the participants believed that high cost of evaluation process was another problems in their organisations.

**5.3 Analysis of the Results Related to T&D Effectiveness**

This part of the analysis relates to section B of the questionnaire; it presents and analyses the findings related to the effectiveness of T&D function and programmes in Jordanian banks. This part contains two important sections; the first is the T&D strategic position in the organisations, which, in turn, includes many important questions regarding the extent to which T&D functions characterized by Garavan's (1999) Strategic HRD Model and by Lee's (1996) Training Maturity Model. The second part is training effectiveness and impacts, which also includes many important questions relating to T&D impacts on employees and organisational performance.

**T&D Strategic Position in the Jordanian Banks**

**5.3.1 Status of T&D**

Table 5.3.1a shows that 58% of the participants from all bank groups asserted that T&D was still an activity or function integrated within the HRM or HR department in their banks. Just 18% of the participants said that T&D had departments in their banks. The mode, which is the most appropriate central tendency measure for this question, was 4, indicating that response 4 (integrated within HR/HRM department). However, table 5.3.1b shows that 33% of the commercial bank participants said that, in their banks, T&D had a specific department. But the Chi-Square test showed that

there was no significant difference among bank groups in term of T&D status; in most banks T&D is still an activity that is integrated with HR/HRM department.

**5.3.2 T&D Department/Section or Unit Age**

Table 5.3.2a shows that 34% of the participants declared that, their T&D department or section has been running for between 15 and 28 years; of them, 9 participants (24%) said that their T&D department or section’s age was between 22 and 28 years. 29% of the participants asserted that the T&D section/department has been established for one to seven years. Table 5.3.2b shows that the average age of T&D department/sections among bank group 13 years. The average age of T&D departments or sections in the commercial banks was the largest (oldest) one, 25 years. Therefore, the Kruskal Wallis H test showed that there was a significant difference among bank groups in terms of T&D departments of sections ages favouring T&D department ages within commercial banks.

**5.3.3 To whom T&D Reports**

Table 5.3.3 shows that T&D sections/departments in the Jordanian banks report, firstly, to the HR managers and to general managers. The Chi-Square showed that there was a significant difference among bank groups favouring commercial banks.

**5.3.4 Formulating T&D Plans and Policies**

Table 5.3.4 shows that 30% agreed that T&D plans and policies were formulated by the T&D section/department, 29% agreed that it also formulated by HRM/HR department and at top management level. The Chi-Square test showed that there was a significant difference among bank groups in terms of who formulate T&D plans and policies.

**5.3.5 The Strategic T&D**

Table 5.3.5a reveals the results relating to the extent to which T&D functions are characterized with Garavan’s SHRD model. It shows that T&D was characterized by some criteria of SHRD, but not all. While, these criteria according to Garavan are interrelated and connected with each other, they work better together.

From Table 5.3.3a it is obvious that T&D fit in with SHRD in the following points: 79% agreed that T&D people had access to their organisations’ corporate objectives.

53% agreed that their banks had ongoing T&D plans. 66% agreed that T&D plans were integrated with the banks' overall plans and policies. 71% of the participants agreed that T&D plans and policies were written or formal. 85% of the participants agreed that T&D plans and policies were flexible and adaptable to changing circumstances. 63% of the participants agreed that top managers in their organisations were committed to the T&D function and programmes. 68% of the participants agreed that top managers believe in the importance of T&D for the banks success. 69% of the participants agreed that T&D strategies plans and policies were in harmony with the HR policies in their organisations. 79% agreed that T&D was integrated with their organisations culture, 76% of the participants agreed that T&D helps in imparting the organisations culture and 71% of the participants agreed that their organisations had specific budgets for T&D.

On the other hand, T&D does not fit in with the SHRD model in the following important criteria: 50% of the participants were either disagreed or were not sure T&D integrated with the overall bank strategies. 45% disagreed that their banks had clearly defined HRD strategies. 58% were not sure (26%), or disagreed (32%) that T&D strategy was derived from the overall bank strategy. 69% disagreed that T&D managers participate in formulating the overall banks' strategies. 63% were either not sure (47%) or disagreed (16%) that the relationship between training staff and line managers was based on mutual understanding and an exchange of ideas to solve problems related to HRD. 76% disagreed that T&D managers were consultants and participate in the banks' board meetings. 58% of the participants disagreed that their organisations emphasise cost effectiveness evaluation when assessing T&D effectiveness.

Table 5.3.5b shows that the majority (over than 50%) of the participants in the commercial banks agreed that T&D was integrated with the overall bank strategies, agreed that they had access to their banks' objectives and strategies, agreed that their banks had clearly defined T&D strategies and that strategies were derived from the overall banks' strategies. They also agreed that they had clear, ongoing, formal and flexible plans and policies for T&D that were integrated with overall plans. 72% of the participants asserted that T&D plans and strategies were in harmony with their HRM plan and related to the banks' culture. 83% said that top management is committed to T&D and 78% thought that top management believe that T&D is important. 83%



agreed that there were no problems with T&D funds or budgets and they were enough to achieve T&D objectives.

While 45% disagreed that T&D managers participate in formulating the banks' strategies, 72% were either not sure or disagreed about the relationship with line managers whether it was based on mutual understanding and an exchange of ideas to solve problems related to HRM. Also, 61% disagreed that line managers facilitate management T&D. 67% of the participants disagreed that T&D managers were consultants. 50% disagreed that their banks emphasize cost effectiveness when evaluating T&D.

In the foreign banks, Table 5.3.5c shows that 100% had access to their banks' objectives and strategies. The majority (67%) said that T&D was integrated with the overall banks' strategies. The majority agreed that T&D had clear, ongoing, formal and flexible T&D plans which were integrated with overall bank plans. 66% agreed that top management believe in the importance of T&D, but just 50% agreed that top managers were committed to T&D. 83% said they had good relationship with line managers and agreed that line managers facilitate T&D management. Also, 67% agreed that there was a specific budget for T&D.

On the other hand, 50% disagreed that their banks had clearly defined HRD strategies. 67% of the participants disagreed that T&D managers participate in formulating the banks' corporate strategies. 59% were either not sure or disagreed regarding top managers commitment and support to T&D. 83% disagreed that T&D managers were consultants and 66% disagreed that T&D emphasize cost effectiveness evaluation. However, it is important to stress that this result might be different if the other two important foreign banks had agreed to participate in this study. As mentioned before, HSBC and the CitiGroup banks did not participate in this study.

In the investment banks, as shown in Table 5.3.5d, the results were: 50% agreed that they had access to the bank objectives; 60% said that they had formal written T&D plans and policies and those plans and policies were integrated with with overall plans; 80% agreed that T&D plans were flexible and adaptable. The majority believed that T&D plans were in harmony with their HRM plans and agreed that T&D objectives relating to the banks culture.

50% disagreed that their banks had clearly defined HRD strategies. 100% of the participants disagreed that T&D managers participate in strategy formulation. 60% of

the participants were either not sure or disagreed about top management commitment and beliefs of the importance of T&D. 70% were not sure that the relationship between T&D staff and line managers was based on mutual understanding and an exchange of ideas to solve problems related to HRD. 60% were not sure whether line managers facilitate T&D management. 80% disagreed that T&D managers were consultants. 90% opposed that T&D emphasizes cost effectiveness evaluation. 50% disagreed that there were specific budgets for T&D in their banks.

Table 5.3.5e reveals that, in Islamic banks, 75% of the participants agreed that T&D was integrated with the overall banks' strategies. 100% of the participants said that they had access to the banks' objectives and strategies. 75% of the participants agreed that they have clearly defined T&D strategies, but 50% of them agreed that T&D strategies were derived from the overall banks' strategies. Also, 75% agreed that they had clear ongoing plans for T&D and all of the participants agreed with that T&D plans were integrated with overall plans and they were formal and flexible. 75% of the participants agreed that the relationship between T&D staff and line managers was based on mutual understanding and an exchange of ideas to solve problems related to HRD and agreed that line managers facilitate management T&D. 100% said that T&D objectives relate to the banks' culture. 75% agreed that there were specific budgets. However, 100% disagreed that T&D managers participate in strategy formulation process, 50% of the participants were not sure about the top management commitment, 100% disagreed that T&D managers are consultants, 75% were not sure whether T&D emphasise cost effectiveness evaluation while, 50% disagreed they were sufficient budget for T&D programmes.

### **5.3.6 Sophistication Role of T&D**

Tables 5.3.6a and 5.3.6b show that most of the participants in the Jordanian banks (74%) categorized their T&D function as tactical, piecemeal planned interventions activities, conducted to react to the current organisational challenges or circumstances (reactive role). 40% of the participants mostly from commercial and foreign banks, thought that T&D is a tool for implementing corporate strategy and achieving organisational goals. However, about 8% of the participants mainly from commercial banks believed that T&D is a very important function through which strategy is formulated (proactive role) and 10%, mostly from commercial banks, thought that T&D helps in shaping organisations' strategies (proactive shaping role). However,

20% of the participants from investment banks thought that there was no systematic T&D in their banks. Finally, in the Islamic banks, T&D plays a reactive role as agreed by 75% of the participants

**Effectiveness and Impact of Training**

This part of the analysis is concerned with part 2 of section B of the questionnaire; it presents and analyses the findings regarding the effectiveness and impact of T&D function or programmes on organisational and employees’ performance. It involves the analysis of questions related to T&D objectives, T&D impacts on the employees’ performance and T&D impacts on the organisational performance. It also contains an analysis of questions about whether or not the employees transfer the learned skills and knowledge into their work place.

**5.3.7 T&D Objectives**

As shown in Tables 5.3.7a and 5.3.7b, the agreed T&D aims and objectives by the majority (over than 70%) of the participants in each bank groups were: enhancing employees' skills and knowledge; helping employees to do their jobs; orientating new employees; keeping employees informed of technical changes. These were the planned aims and objectives of T&D in the Jordanian banks, but the question is whether or not these objectives were achieved. This is what the next sections reveal.

**5.3.8 Training Impacts on Employees**

Table 5.3.8a shows that the participants believed that, improving employees’ skills and knowledge, helping in learning new work methods, improving employees’ attitudes and improving employees’ behaviours, were the most agreed T&D impacts on employee performance, represented, respectively, by 89%, 84%, 76% and 73% of the total participants’ agreement. Also, 66% agreed that T&D improves on-the-job performance and 65% agreed that T&D increases employees’ productivity. 60% agreed that T&D increases employees’ creativity. On the other hand, 50% of the participants were either not sure or disagreed that T&D increases team working. About 44% of the participants agreed that T&D increases employees’ satisfaction. Regarding T&D impacts on the employees’ commitments, 26% disagreed and 32% were not sure.



Table 5.3.8b shows that, in the commercial banks, in addition to the mentioned T&D impact on employees' performance, the majority (over 60%) of the participants believed that T&D also increases employees' satisfaction and commitment. The table also shows that, in the foreign banks, there were 50% who were either not sure or disagreed about the impact of T&D on increasing team working, increasing employees' satisfaction and increasing employees' commitment.

In addition, in investment banks, Table 5.3.8b shows that 50% were not sure about whether or not T&D improves employees' attitudes. 60% were not sure and 30% disagreed that T&D encourages team working in their banks. 60% and 50% disagreed T&D impact on the employees' satisfaction and commitment and 60% were not sure about the impact of T&D on the employees' creativity and productivity. Finally, in the Islamic banks, 50% were not sure whether T&D increases employees' satisfaction and creativity.

### **5.3.9 Training Impact on the Organisations' Performance**

Table 5.3.9a reveals that most of the participants thought that T&D impacts on their organisations' performance in terms of improving quality services, customer satisfaction and productivity, represented by 87% for both quality services and customer satisfaction and 76% for productivity. On the other hand, 34% of the participants were not sure and 26% disagreed that T&D increases job satisfactions. 58% of the participants were not sure whether T&D impacts positively on innovation and changes but 37% of the participants agreed with the impacts of T&D on the innovation and changes in their banks. 39% were not sure and just 29% agreed that there is an impact for T&D on turnover rate. In terms of profitability, 26% disagreed, 47% were not sure and 26% agreed that T&D impact positively on the profits in their organisations. Also, 37% disagreed that T&D saves cost, 26% were not sure and 37% agreed that T&D saves cost. In terms of absenteeism rate, 37% disagreed that T&D decreases absenteeism rate, while 32% agreed that T&D decreases absenteeism rate and 32% were not sure.

As shown in Table 5.3.9b the results of the impacts of T&D on organisational performance, in the commercial banks, were: 100% of the participants agreed that T&D improves quality services and increases customer satisfaction; 89% said that T&D improves productivity; 56% of the participants agreed that T&D saves cost.

While, 44% were between not sure or disagreed. Also, 56% agreed that T&D decreases absenteeism rate, while 33% disagreed and 11% were not sure. In terms of profitability, 50% agreed that T&D increases profit, while 40% were not sure. 45% agreed that T&D decreases turnover rate, while 33% disagreed and 22% were not sure. Just 39% agreed that T&D increases sales, while 50% were not sure and 11% disagreed.

In the foreign banks, Table 5.3.9b shows that 67% of the participants agreed that T&D improves quality service and increases customer satisfaction. 50% of the participants agreed that T&D improves the productivity and increases job satisfaction; however, the other 50% of the participants were not sure. 33% of the participants disagreed, 33% were not sure that T&D decreases turnover rate and that T&D increases sales rate. 50% of the participants disagreed that T&D saves cost or decreases the absenteeism rate in their banks. 50% were not sure whether or not T&D increases profitability and 33% disagreed and, finally, 67% were not sure whether or not T&D increases innovation and change.

In the investment banks, Table 5.3.9b shows that 90% agreed that T&D improves quality service and increases customers' satisfaction. 70% of the participants agreed that T&D improves productivity. However, 60% of the participants disagreed that T&D increases profit and T&D increases job satisfaction and the other 40% were not sure. Also, 60% disagreed that T&D saves cost and 30% were not sure. 100% were between not sure and disagreed that that T&D decreases absenteeism rate. 90%, 70% and 50% of the participants were not sure, respectively, that T&D increases innovation, increases sales and decreases turnover rate.

Finally in the Islamic banks, Table 5.3.9b shows that 100% of the participants were not sure that T&D decreases turnover rate, increases profit and increases sales. However, 75% of the participants agreed that T&D improves productivity. 50% agreed that T&D improves quality service, increases innovation and change, increases job satisfaction and increases customers' satisfaction, while 50% were not sure. Just 25% agreed that T&D saves cost, while 50% were not sure. Also, 75% were not sure that T&D decreases absenteeism rate.

### **5.3.10 Application of the Acquired Skills and Knowledge**

Tables 5.3.10a and 5.3.10b indicate that 63% of the participants, mostly from Islamic and commercial bank groups, declared that employees use or apply the acquired skills and knowledge in their work. However, 37% mostly from investment and commercial banks, said 'No', employees do not apply or use the acquired skills and knowledge in their real workplaces. However, the Chi-Square test showed that there was no significant difference among bank groups in terms of transferring skills into workplace.

### **5.3.10 Factor Preventing Employees Implementing Newly Acquired Skills and Knowledge**

For those who thought that their employees do not use their newly acquired skills and knowledge, or do not transfer the learned skills and knowledge, the most important factors preventing employees from using or implementing the acquired knowledge and skills were the following factors. Lack of management support mentioned by 71% of the participants. Organisational culture, which does not encourage change and innovation, was agreed by 64% of the participants. Moreover, 57% of the participants agreed that employees' dissatisfaction was also an important factor preventing skills and knowledge being applied to the work place.

The Kruskal Wallis H test showed that there was a significant difference among bank groups in terms of ranking lack of management support as a factor that might prevent skills application, placing investment bank group in the first level. Also, it showed that there was a significant difference among bank groups ranking culture as factor preventing skills applications, placing investment and commercial bank groups in the first and second levels. Finally, the test showed that there was no significant difference among bank groups ranking employee dissatisfaction as a factor preventing skills application. All believed that employee's dissatisfaction is an important factor preventing skills application.

## **5.4 Analysis of the Results Related to T&D Problems and Challenges**

This part of the analysis relates to section C of the questionnaire; it presents and analyses the findings regarding the current T&D problems and challenges in Jordanian banks; in other words, the factors that might impede the effectiveness of T&D functions and programmes in Jordanian banking organisations.



As Table 5.4a shows, 71% of the participants believed that lack of motivation among employees was the most important factor that contributes to T&D failure. Another important T&D challenge was the inaccurate TNA process, agreed by 66% of the participants, followed by poor training planning in terms of contents and methods, represented by 63% of the participants' agreement. Moreover, 63% of the participants agreed that sending inappropriate persons to the training programmes was also one of the most important factors that contribute to the T&D failure. 63% of the participants believed that lack of on-the-job training was one of T&D challenges, in addition to the lack of a long-term plan for developing human resources in the organisation, represented by 58% of the participants. However, they also agreed that lack of professionals in the T&D department, discrepancy between the provided T&D and job skills, the bank does not link training programmes with its business plan and difficulties in evaluating T&D outcomes were some other T&D problems, represented, respectively, by 50%, 47%, 45% and 39%.

In the commercial banks, the most common T&D challenges and problems, as shown in Table 5.4b were inaccurate training need analysis (72%) and lack of on-the-job training (61%). 56% of the participants agreed each of lack of motivation among employees, lack of long-term plan for developing human resource and poor T&D programmes planning. Also, 50% of the participants agreed that lack of good private training centres was one of the most important challenges for T&D.

In the foreign banks, the most common T&D problems and challenges, as they shown in Table 5.4c were lack of motivation among employees (83%) and poor T&D programmes planning (83%). In addition, 67% of the participants agreed that, lack of long-term plans for developing human resource, lack of on-the-job training, inaccurate training need analysis, sending inappropriate persons to the training programmes and lack of professional in the T&D department were some of the T&D challenges. Moreover, 50% of the participants agreed each of the following challenges for T&D in their banks: senior managers do not believe in the importance of training; high cost of T&D programmes; lack of good private training centres and discrepancy between the provided T&D and job skills.

From Table 5.4d it seems that investment banks suffer from all of the T&D challenges and problems, so the majority of the participants in the investment banks

agreed about all of the T&D problems. However, the most agreed challenges were lack of motivation among employees (100%), management does not support training programmes (90%), lack of on-the-job training, inaccurate training need analysis and sending inappropriate persons to the training programmes, validated by 80% of the participants.

Finally, in the Islamic banks, T&D problems and challenges, as represented in Table 5.4e were 50% of the participants agreed that lack of long-term plan for developing human resource, lack of good private training institutions, lack of motivation among employees and poor T&D programmes planning.

## **5.5 Conclusions**

This chapter has presented the quantitative data analysis using descriptive and other analytical statistics to address the research problem and meet its objectives. Exploratory statistics analysis (descriptive statistics) was employed including frequencies and measures of central tendencies where appropriate. It was found that descriptive or exploratory statistics are the most appropriate statistics, since the nature of the study objectives and questions is to explore and discover the current situations and practices of T&D; in addition, to explore T&D impacts on the organisational performance in Jordanian banks, rather than testing particular hypotheses or proving cause-effect relationships.

However, other inferential statistics, such as Kruskal-Wallis H test and Chi-Square, were employed since the researcher decided to test the significant difference between bank groups, at the significant level of .05. Chi-square is a statistical test used to assess differences between groups using nominal or ordinal results (Hair et al., 2003), while Kruskal-Wallis H test is a non parametric statistical test used to assess difference between groups using interval or ratio scales (Bryman and Cramer, 2001: p.134). The decision behind using the mentioned tests was based on considering the criteria for choosing the appropriate statistical techniques provided in the following paragraphs.

All the descriptive tables and Kruskal-Wallis H and Chi-Square test statistical findings related to the study are presented in Appendix I.

The results which emerged from quantitative data analysis

- The results related to the current T&D practices in Jordanian banks in terms of TNA were that training needs are assessed regularly in most of Jordanian banks using questionnaires, interviews with employees' direct managers and direct observation. Introduction of new work tools, lack of employees' knowledge and skills, customer dissatisfaction and poor quality services were TNA indicators. Jordanian banks provide T&D for their employees when employees need training on new work methods, employees are newly recruited, employees are upgraded and when departments and employees request training. Most of the banks prefer sending employees to external training providers for cost and time considerations. The most commonly used T&D delivery methods by Jordanian banks were lectures, group work, case studies, seminars, coaching and demonstration; also, lectures, seminars, group work and case studies were the main T&D methods used by external providers. Most Jordanian banks evaluate T&D programmes regularly by using questionnaires, asking trainees' managers or supervisor about their observation and assessments of trainees learning and tracking performance appraisal records. Jordanian banks use the Kirkpatrick evaluation model criteria when they evaluate T&D programmes; however they depend on the reaction level. The evaluation stage faces many difficulties: lack of quantitative measures; measuring the change of trainees' behaviour over short periods of time; separating the training impact on the final results from the impacts of other activities; getting managers to participate in the evaluation process. Also, it was found that the majority of Jordanian banks are young organisations, people who were in charge of T&D (T&D managers and HR/HRM managers) were well educated, mainly middle managers with long work experiences; however, they lack experience in the field of T&D as specialist T&D managers or experts.
- In the majority of the Jordanian banks the status of T&D within the banks structures was an activity that was integrated within the HR/HRM department.
- T&D in Jordanian banks was characterized by some of the SHRD model; however, it did not fit in other criteria.
- In most Jordanian banks, T&D was categorized as tactical, piecemeal planned interventions conducted to react to the current organisational challenges or circumstance which means that T&D plays a reactive role.



- T&D in Jordanian banks helps in improving employees' skills and knowledge; learning new work methods; improving employees' attitudes and improving employees' behaviours; improving employee on-the-job performance and improving employees' productivity. However, T&D had less impact on increasing employees' commitment and satisfaction.
- T&D in Jordanian banks does not impact on profit, innovation and change, sales, absenteeism, turnover rate, job satisfaction and cost saving. There were doubts about the impact of T&D on these outcomes but it increases customer satisfaction, quality service and productivity.
- The most important problems and challenges confronting T&D activities and programmes in Jordanian banks were: lack of motivation among employees to attend T&D programmes; inaccurate TNA processes; poor training planning in terms of contents and delivery methods; sending inappropriate persons to the training programmes; lack of on-the-job training; lack of long-term plans for developing human resources in the organisations; lack of professionals in the T&D department.
- The analysis revealed that most of the questionnaire participants believed that employees use or transfer the acquired knowledge and skills. However, some believed that they do not, due to the lack of management support and organisational culture as the main factors that prevent employees from using the acquired knowledge and skills in their work environment, in addition to employees' dissatisfaction.

The next chapter provides qualitative data analysis. A detailed presentation, justifications, reflections and discussions of the research findings emerged from quantitative data analysis and qualitative data analysis will be provided in Chapter 7.

### 6.1 Introduction

In the methodology chapter the rationale for the chosen data collection methods was provided. It was justified that, to achieve the objectives of this study, two data collection methods were to be used; namely, a questionnaire and a semi-structured interview. The main aim of this chapter is to present and analyse the qualitative data produced from the semi-structured interviews. In addition, this chapter aims to present the analysis for other qualitative data resulting from further comments of the questionnaire participants and for the researcher's own observations when collecting the research data.

As discussed in the research methodology chapter, the researcher conducted semi-structured face-to-face interviews with 15 top managers of Jordanian banking organisations. Justifications for interviewing top managers were also provided in the methodology chapter of the study. The objectives of the interviews were to discover how top managers view T&D in their organisations; in other words, to see the other side of the T&D picture in Jordanian banks, to hear and learn from other important people in the organisations about T&D effectiveness and problems, not just from T&D and HRM managers. Thus, the interviews aimed to explore how top managers view T&D, what they think about it, whether they think the T&D function is strategic or not, whether they think T&D influences or helps in improving organisations' performance or not, what the problems and challenges that face T&D and what needs to be done in order to improve T&D functions.

A descriptive analysis, using the statistical technique of frequency distribution, is used to present the findings from these interviews and, where appropriate, some vivid statements are quoted from the interviews to illustrate relevant points. Thus, this chapter includes the following sections: top managers' view points about the strategic position of T&D in their organisations; top managers' views on the importance of T&D to their organisations performance; top managers' views on T&D problems and obstacles; general questions regarding their satisfaction or otherwise with the T&D function in their organisations; top managers' view of the application of the acquired skills and knowledge and what they think as a decision makers needs to be done to improve T&D situation.

6.2 Profile of Top Managers Interviewed and their Banks

Interview participants were secured by personal contact, which is the best approach to build and establish a strong trust and good rapport with participants. As mentioned in section 4.4, the term ‘top managers’ used reflects those who were on the board of directors or who report to the managing director (e.g. Chairman, CEO, GM, MD, Deputy MD/GM, Director, and Executive Manager). The intention was to interview twenty-two top managers of whom 15 responded favourably. The other managers declined to take part in this study because they were too busy, or because their banks’ policies do not allow them to respond to surveys. Once the purposes of the study were explained, managers expressed genuine interest in the subject and were willing to take part in the study. In all, as shown in Table 6.1, 6 top managers from 6 commercial banks - bear in mind that the number of the commercial banks is just nine banks - one manager from foreign banks, 6 top managers from investment banks and two top managers from the two Jordanian Islamic banks volunteered to cooperate.

Table 6.1 Top managers’ banks’ categories

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Commercial	6	40.0	40.0	40.0
	Foreign	1	6.7	6.7	46.7
	Investment	6	40.0	40.0	86.7
	Islamic	2	13.3	13.3	100.0
	Total	15	100.0	100.0	

T&D Current Problems and Challenges

6.3 Satisfaction with Current T&D

The starting point for the discussion during the semi-structured interviews was to understand whether or not top managers were satisfied with the current T&D function and programmes in their organisations. Top managers’ answers revealed many other new important themes and issues relating to T&D. Unfortunately, most of the interviewed top managers were not satisfied with their T&D functions and programmes. 9 top managers (60%) were not satisfied with the current T&D, mainly from investment banks, while 4 top managers (27%) were satisfied to some extent mainly from commercial and Islamic banks, and the other 2 top managers (13%) from commercial banks were satisfied in general. In addition, top managers’ satisfaction was explored by asking them, as shown in Table 6.3, whether they think that the current level of T&D activities was sufficient. 9 out of 15 (60%), mainly from investment banks and 3 from commercial banks, disagreed and 4 agreed that they were sufficient. Also, they were asked whether the present volume of T&D was adequate to solve their organisations’ current problems. Again, 9 (60%) disagreed,



mainly from investment and commercial banks, 4 were undecided and just 2 from commercial banks agreed. Thus, all of the interviewed investment banks managers and most of the others bank groups' managers were not satisfied with their T&D.

For those who were satisfied to some extent and some of those who were not satisfied, the reasons for not being satisfied were because they need or expect more from T&D; their ambition is to reach the time by which T&D will be considered as a strategic function. Some of them said that satisfaction covered a very large scale, thus, it may vary from time to time. Those who were satisfied with T&D belong to the largest and most successful commercial banks said that T&D is wonderful and had no serious problems. However, the majority of those who were not satisfied with T&D said that T&D does not work at all in their organisations. The reasons for dissatisfaction with the T&D function and programmes, which led the discussion to the T&D current problems and challenges are now summarised.

- Poor training needs analysis (TNA) techniques. Some top managers believed that employees decide their training needs through filling in a particular questionnaire or form. Thus, employees decide whether to attend T&D programmes, depending on whether or not they like it. The other criticized TNA technique was depending on the employees' direct managers to determine the employees' training needs, who do not depend on objective systemic ways in determining employees' training needs, thus, sometimes, they nominate those who do not need training. In Chapter 5, Quantitative Analysis, it was found that filling in particular questionnaires, direct observation and asking employees direct managers were the most common TNA techniques.
- The lack of particular T&D departments or sections.
- The lack of clear strategies for T&D or poor planning for T&D.
- Some top managers believed that people in their banks were not aware of the importance of T&D, or they were not convinced of the importance of T&D for the organisation's success. So, some line and employees direct managers think that some training programmes are not important or worth sending employees to attend them. In addition, some top managers criticized the ways by which T&D staff study offers from the external training centres, since they were mainly concerned with the location of T&D programmes, what the

refreshments will be, rather than concentrating on the content of the T&D course. Thus, T&D staff were concerned more about the details.

- Some top managers were dissatisfied because of the lack of on-the-job T&D and rely mainly on the external T&D programmes that were designed and conducted by private T&D centres.
- Some top manager were dissatisfied because they think that T&D does not work in their banks, since there was a general complain from some departmental managers that the employees do not benefit from T&D programmes, they do not observe any change in the employees performance. Some declared that their employees do not like to attend T&D programmes. In this regard one manager stated

*“We actually spend a lot of money on T&D every year. We offer all facilities for T&D activities, but it seems that these programmes do not work.”*

Thus, in general the interviewed top managers were not satisfied, mainly due to the problems with TNA processes and techniques, the ways by which T&D is considered in Jordanian banks and for the lack of clear T&D strategies. The answers to this question led the discussion to the current T&D problems and challenges, which is covered in the next section.

#### **6.4 T&D Problems and Challenges**

Top managers were asked open-ended questions, as well as closed questions, regarding the current T&D problems and challenges from their viewpoints. The results from the closed questions are integrated with the results of the open-ended questions. However, some of the top managers said that everything about T&D is wonderful and they did not have any problems with T&D.

Table 6.2 presents the findings of whether top managers agreed or disagreed with some of the provided T&D problems and challenges, some were asked in the study questionnaire as well. However, Table 6.3 presents the interviewed top managers' agreements with other important statements that reflect what they think about T&D and how they consider it.

Table 6.2 T&amp;D problems and challenges

	SD		D		UD		A		SA	
T&D problems and challenges	C	%	C	%	C	%	C	%	C	%
High cost T&D programmes	2	13	4	27			8	53	1	7
Trained employees leave to other organisations after training	1	7	4	27	1	7	7	47	2	13
Lack of training centres			8	53	1	7	4	27	2	13
Lack of separate T&D department/section			7	47			6	40	2	13
Lack of experienced training staff			3	20			10	67	2	13
Difficulty in measuring T&D outcomes			2	13	1	7	9	60	3	20
Training programmes introduced from external sources off-the job T&D			9	60	1	7	3	20	2	13
Using western training and learning packages may cause difficulties in terms of culture clash of value use of languages, etc.	1	7	6	40	1	7	4	27	3	20

Note: SD=Strongly Disagree, D=Disagree, UD=Undecided, A=Agree, SA=Strongly Agree

Table 6.3 Some important statements (general perspectives)

	SD		D		UN		A		SA	
	C	%	C	%	C	%	C	%	C	%
Training is waste of time and money	12	80.0	3	20.0						
It is important for every organisation to have a separate department for T&D			1	6.7			4	26.7	10	66.7
The current level of T&D activities is sufficient	2	13.3	7	46.7	2	13.3	4	26.7		
T&D must be linked to organisation strategic objective to be successful							8	53.3	7	46.7
Without effective T&D, organisations would be unable to implement their strategies			3	20.0	3	20.0	9	60.0		
The system and the management of this organisation support employee to transfer what they have learned in their workplaces.			1	6.7			13	86.7	1	6.7
The management of this organisation believes that T&D is central for improving the organisation performance.					2	13.3	11	73.3	2	13.3
Top manager are committed to T&D function							14	93.3	1	6.7
The planning of T&D programme is congruent with your corporate culture			5	33.3	3	20.0	4	26.7	3	20.0
In this organisation, the culture is supportive to T&D function			3	20.0	5	33.3	6	40.0	1	6.7
Line managers appreciate the value of T&D and they are keen to work with internal training staff			7	46.7	5	33.3	2	13.3	1	6.7
The management of this organisation believes that T&D programmes are cost effective			2	13.3	1	6.7	11	73.3	1	6.7
T&D plan and policies are translated into measurable, workable programmes			11	73.3	4	26.7				
The present volume of T&D is adequate to solve your current problems	1	6.7	8	53.3	4	26.7	2	13.3		
Efficiency and profitability are the main results of T&D programmes	3	20.0	9	60.0	1	6.7	2	13.3		
Most of the Jordanian trainers/ instructors are neither competent nor professional	5	33.3	5	33.3	1	6.7	2	13.3	2	13.3

Note: SD=Strongly Disagree, D=Disagree, UD=Undecided, A=Agree, SA=Strongly Agree



From the results shown in Tables 6.2 and 6.3, along with top managers' answers of some particular open-ended questions, it seems that T&D is confronted by many problems that can be categorized in the following way.

#### **6.4.1 Problems Associated with the Current T&D Approach**

The key problems associated with the current T&D approaches which were emphasised by the interviewed top managers are re-categorized as follows: off-the-job versus on-the-job training; T&D time; lack of good trainers; poor quality T&D programmes.

- **Off-the-job versus on-the-job training**

It was found in Chapter 5 section 5.2.6 that off-the-job external T&D programmes was the most commonly used T&D approach in most Jordanian banks. In the previous section it was found that one of the most important reasons for top managers' dissatisfaction with their T&D was the lack of on-the-job training and reliance mainly on the external T&D programmes. According to the interviewed top managers, this approach was inappropriate for the banks' real needs. It is designed in a general way based on general training needs. The following statements are quoted from three top managers mainly from commercial and investment banks.

*"If you want to teach someone swimming, if you spent 100 days explaining, theoretically how to swim, it would not be as good as demonstrating how to swim within one hour"*

*"I think T&D is a dynamic continuous process which is supposed to be linked directly to the real work".*

*"We do not have real training; we do not have internal training all we do is to send our employees to some external T&D programmes outside the bank".*

- **T&D Time**

It was found that the times of external T&D programmes were not suitable or appropriate for the trainees. This is the problem most mentioned by the interviewed top managers and many of the questionnaire participants. They declared that most T&D programmes are conducted in the afternoon after finishing work, which means that T&D is conducted at a time when employees are tired and exhausted, after a hard workday. However, those managers stated that it is not possible to send employees in the morning to attend T&D programmes, as they have to perform their daily work first.

- **Qualities of external T&D**

Table 6.2 shows that 53% of the top managers disagreed that there is lack of external T&D centres, while 40% agreed about the lack of these qualified centres. Although there was no agreement about the lack of T&D centres there was agreement concerning the poor qualities of these centres. Regarding the quality of the available T&D centres or institutions most of the top managers emphasised the quantity of these centres, however criticized the quality of the T&D programmes provided, in terms of planning, management, content, delivery methods which is always lectures and evaluation methods. In this context, two top managers described their own experiences with some external T&D programmes conducted by external providers by saying:

*“ I attended some T&D programmes conducted outside the bank and I found these lectures boring, trainers did not pass the core points they were not able to conduct these programmes well, thus I think the whole programmes were a waste of time”.*

*“In the past I have attended many T&D course conducted by external centres in Jordan. I found most of them repetitive, boring and a waste of time and money. They were basically lectures where someone talked about something he did not know or practise. So I stopped attending such programmes.”*

However, there were some top managers from commercial banks who trusted and believed in these centres because they have good reputations and because they offer cheap T&D programmes.

- **Lack of good qualified trainers**

Top managers were asked whether or not they agreed with the statement that says most of the Jordanian trainers/ instructors are neither competent nor professional, as shown in Table 6.3, 33% agreed; however, 67% disagreed. Those who disagreed said that there is a lack of Jordanians trainers, while those who agreed that Jordanian trainers were not well qualified, who were mainly from investment and Islamic banks, argued that Jordanian trainers are good lecturers rather than good trainers; training methods are not just lectures. In this regard, two interviewed managers said:

*“There is no systematic way for evaluating T&D programmes; trainers are not qualified, inappropriate training delivery method, mainly the lecture which is a very boring method. Trainers are very good at talking, which make the whole process waste of trainees times and waste of the bank money.”*

*“Trainers in the external T&D programmes keep talking without giving core points. Sometimes our employees know better than them.”*

On the other hand, one of the T&D managers (questionnaire participants) highlighted an important point regarding the lack of T&D programmes conducted to develop trainers, by saying

*“Most of the external and the internal trainers in the banks depend on themselves to educate themselves; so it is all about self development or self-education. In addition, they are not well qualified to do their job, they were told when they were employed that they were going to be developed and trained through doing their work.”*

- **Reason for sending employees to external T&D programmes**

It was found in Chapter 5 ‘Quantitative Analysis’ section 5.2.7 that 95% of the questionnaire participants agreed that Jordanian banks acquire assistance from external providers during the preparation and/or the implementation of T&D programmes. Acquiring assistance from external providers was justified by many considerations according to questionnaire participants.

- To acquire support from professional academic qualified trainers and experts who are usually specialized in training issues. Therefore, to assure that licensed professionals who have a full background of the concepts are doing the training programmes.
- Because of the lack of professional internal trainers for certain subjects, lack of specialized training staff.
- Lack of well enough equipped training rooms.
- To keep up to date or in touch with new trends in the market.
- Communicating with other banks through participating in the same training programmes, therefore gain knowledge of new work methods and systems that are used on other competitors’ banks, in other words, interchange of banking culture.
- Time and cost issues are taken into consideration when deciding where to train, especially when the trainees’ numbers are small so banks prefer to train outside the banks, since some training institutions offer training programmes for banks at a very low cost.
- Some banks send their employees outside the banks to avoid getting bored with dealing with the same real work people, as a kind of change and make the employees feel free.
- Sometimes, training subjects are new or very specialized, so they prefer external providers to make sure that required subjects taught or trained properly. Moreover, on this issue, one top manager said:



*“External T&D programmes give workers a break and the chance to mix with other people and other organisations. It is also, an opportunity for us to gain access to the best practices of other banks.” Commercial bank*

On the other hand, the interviewed top managers were asked, as shown in Table 6.2, whether they think that conducting and designing T&D programmes by external providers is a problem in their banks; 60% disagreed, mainly from commercial banks and 40% from investment and Islamic banks agreed that it is a problem. Some of the top managers declared that they prefer sending employees to external parties, despite all their disadvantages, for the following reasons: lack of professional T&D staff; lack of enough T&D room (space) and facilities; the subject of training programmes could be very difficult which could not be conducted in each bank such as ‘Pazell one and two’ programmes; sometimes they want to train a small number of employees so it is not reasonable to run particular T&D programme for this small number. The policy of the central bank is to send banks’ employees to some of these training institutions, since Jordanian banks contributed to the budgets of these institutions. In addition, some top managers said that they trust these institutions because they have a very good reputation in the market so they trust them to design, plan and even evaluate T&D programmes for the banks. In this context, the following are quoted statements from some of the interviewed top managers.

*“The number of employees that could be trained is limited that is because we do not have enough training rooms....” Commercial Bank*

*“Sometimes the subject of training is new; we know nothing about it, even our T&D staff thus if we need to educate our self about this subject we need such external T&D programmes....” Commercial Bank*

*“ Since there is no specific T&D section, no specialist people in T&D in the bank at the same time it is not reasonable to have particular T&D because in every time we train small number of employees, we need a help to train the employees, what to do!” Investment Bank*

#### **6.4.2 Problems Associated with the Lack of Particular Department or Section for T&D and Lack of Professional T&D Staff**

In Chapter 5 ‘Quantitative Analysis’ section 5.3.1, it was found that the majority of the questionnaire participants (58%) from all bank groups agreed that T&D is still an activity integrated within the HRM or HR departments in their banks. Top managers were asked whether they believed that it was important for every organisation to have a separate department, or at least section, for T&D. Table 6.3 showed that 93% from all the bank groups believed in the importance of a particular T&D department or section. However, when they were asked whether they have a particular department

for T&D, five top managers, mainly from investment banks, said they did not have a particular T&D department or even section for T&D, seven, mainly from commercial and Islamic banks, said they had sections for T&D and three from commercial banks said they had specific T&D departments. In addition, Table 6.2 showed that 53% agreed that the lack of a particular T&D department was a problem, while 47% disagreed because their banks had already particular T&D departments or sections. Moreover, as explored before, one of the most obvious reasons for top managers' dissatisfaction with T&D functions and programmes was the lack of T&D department or section that was supposed to be responsible for running all T&D issues, including formulating policies and plans, designing, conducting and evaluating T&D programmes.

Those top managers who believed that the lack of a T&D department or section was a problem or reason for their dissatisfaction and their banks do not have particular T&D department or section were then asked why there was not a specific department or section for T&D in their banks. They argued that, because the size of their banks was small, their banks were not spread out through Jordan; in other words, they do not have many branches throughout Jordan, or because they have small number of employees or and have particular customers and activities, so assigning a particular T&D department would be a cost or an unorganised investment. In this context, two top managers made these statements:

*"I think the size of the bank and the numbers of employees determine the necessity for a particular T&D department or section, in addition to whether the bank operates locally or globally. If I have a small number of employees then it is not sensible to establish a particular T&D department. Otherwise, it is called unscientific irrational managerial investment or development."* Islamic Bank

*"A separate T&D department will tend to impose unrealistic plans, cause disruption, and constitute a drain on our resources".* Investment Bank

- **Internal T&D staff**

Most of the interviewed top managers declared that there was a lack of internal specialist experts of T&D. Table 6.2 shows that 60% of the managers, mainly from investment banks, agreed that the lack of experienced T&D staff was a problem in their banks, while 40% from Islamic and commercial banks disagreed. Moreover, some of the interviewed top managers, mainly from investment banks, argued about the deficiency of T&D management and poor quality T&D staff who do not know how to determine training needs systematically, or how to evaluate; they think they

evaluate. Some top managers said the T&D staff were not well qualified to manage T&D; they needed training to do their job properly; the people who were in charge of T&D lacked up-to-date T&D knowledge and techniques. Some managers declared that most T&D staff have experience but, at the same time, they do not bring anything new; they do not like change. In this context, two top managers said

*“The main problem of T&D in our bank is that we do not have a particular T&D department....we do not have staff who are well-qualified or experts T&D .....”.*  
Investment bank

*“When designing some T&D programmes we could not find experts experienced trainers easily; we spend a long time and much effort finding those trainers. Thus, there is difficulty in finding good trainers so we mostly depend on universities lecturers”.* Commercial bank

#### **6.4.3 Problems Associated with Employees or Trainees**

The key problems associated with employees that were emphasised by the top managers were T&D time, overload work, employees' dissatisfaction, lack of commitment to T&D and T&D approach. Some of the interviewed top managers said that one of the obvious problems is that their employees do not like to attend T&D programmes; they experience low employees' motivation for T&D. Some employees look at T&D as punishment for not doing their work well. Some top managers link dissatisfaction with T&D to the way by which T&D programmes are conducted, since the main method is the lecture, which is boring. Some of the questionnaires' participants said that the reason is that the timing of T&D programmes is not appropriate for the employees, which makes attending these programmes not favourable. Most of the T&D programmes are conducted in the afternoon after finishing the daily work so, during the day, employees have to accomplish their normal duties and jobs and in the afternoon they have to attend T&D programmes. In this context, one top manager said

*“T&D is not feasible. It might be because of its time (afternoon) when the employees were so tired. That is wrong, but nothing to do with us; it all depends on the external designer or centres that set the time of T&D.”* investment bank

Also, T&D and HR managers pointed out in the questionnaire in their further comments that the number of employees in their banks was not enough to do all the work in the banks. The number of employees just fits the sectional needs which make employees hesitate in attending T&D programmes even if they feel they need it. From the researcher's observations, employees were not attending T&D in the morning since they had plenty of work to finish; employees in these banks do much more than



they are supposed to. These banks employ, in general, a small number of employees to save cost and achieve more profit on the account of the employees' time and efforts. The banks allocate many tasks for each employee, thus there is no alternative for the employee but to perform tasks instead of going to T&D programmes. In this context one HR manager wrote the following statement:

*"I am responsible for everything relating to HR including T&D activities. I have to do all the work alone. Although I have got two other employees who help me, this still is not a sufficient number to conduct effective HR practices. This affects the quality of the work we conduct and we do not give enough time for each HR practice. I have to do ever thing quickly, so I do not have time to attend any T&D programmes. Do not be surprised if I tell you that my background is in accountancy not HRM."* commercial bank

Moreover, another T&D manager wrote the following comment

*"Employees' line managers and supervisors are not cooperating with us. For example, we have a small number of employees, just limited to the sectional needs. Those employees really cannot complete their works by the end of each day, thus I do not expect them attending any T&D programmes in the afternoon."* Investment bank

Another T&D manager pointed out that sometimes the employees who are nominated to attend T&D programmes were those who do not work (quantity of work); they do not perform many tasks, while the hard workers are not sent even if they would like to go or need these T&D programmes because, if they go, the work will be accumulated. Therefore, to avoid work accumulation and work pressure not all employees are sent to attend T&D programmes. Another important problem, according to 7 of the questionnaire participants, is that employees do not receive any reward as a result of attending T&D programmes. T&D is not linked to any kind of promotion, reward or even punishment system. In this regard, one T&D manager said

*"There is no reward relating to T&D. Employees at the end of any T&D programme are awarded a certificate, but that is not enough. They got a certificate without any other financial incentive even if it was just 5 Jordanian Denier"* investment bank

From the researcher's own observations and conversations with many T&D and HR managers, it seems that employees do not like to attend T&D programmes because these programmes are not linked to their real need. Sometimes employees are nominated to attend some programmes as a kind of punishment; the term punishment is used since they view it like this. In addition, this term was used by some of the questionnaire participants because most of T&D programmes are conducted in the afternoon and because employees attend these programmes without getting any promotion or reward. Even for those who like to attend T&D, they do so not for their

current job, but as a course to be added to their CV or a certificate. In this regard, one T&D manager said that

*“In this bank I can tell that T&D is a kind of punishment for those who do not work well. The employees who do not work well are sent to T&D, while the employees who work hard are kept in the bank to accomplish the work, but that is not the case for all the banks.”* Investment bank

Therefore, employees do not like to attend T&D for many reasons: they perform more work than what they are supposed to perform; T&D time is not appropriate; the content of T&D programmes is not appropriate or linked to their job at all; T&D programmes cover theoretical not practical issues; most of the training is off-the-job; the way these programmes are designed and conducted is boring; T&D does not link to any reward or punishment system.

#### 6.4.4 Other Mentioned Problems

A glance at Table 6.2 shows top managers' responses to a question exploring their viewpoint of whether or not trained employees who leave the organisation after training is a problem which faces their organisations. 9 out of 15 managers are of the opinion that employee loyalty following training programmes is an element of uncertainty. This is felt by managers as a serious blow to their organisations and deters them from investing in future training programmes. However, 5 top managers from commercial and Islamic banks saw employee mobility after training programmes as not being a problem. Two of those managers who considered leaving the banks after T&D as a problem justified their scepticism, stating

*“Unfortunately, T&D sometimes has a reverse effect than that desired by the organisations. We have in the past trained people who decided to leave shortly after they had acquired skills and become knowledgeable, trained and qualified”.* Commercial bank

*“Trained employees sometime leave after they become trained and competent because they look for more promotion, salaries and recognition. We know we have to offer such things to retain them but we can not do that always.”* Commercial bank

Those who did not consider this an issue or problem declared that what they care about at the end of the day is that their employees should be qualified and trained wherever they work since, even in the new work place, this will reflect the good reputation and image of the bank. One manager made his statement on this point,

*“We know that we have a social obligation toward the Jordanian society by enhancing and improving the qualities of the banker wherever they work in Jordan. So, we aim to improve the skills of employees who work in the Jordanian banking market. Also, one of our objectives is to improve the competition*

*environment. We need to improve those who are next to us in order to innovate and compete well. At the same time, other banks spend a lot of money on some of our employee when they used to work in those banks. As we took their trained employees we have to accept that our employees may move to any other banks if they find these banks better for them.” Commercial bank*

Another important problem revealed was that the number of training programmes assigned for each employee every year is limited. According to 5 top managers, the number of T&D programmes available for each employee is limited, while 2 of them pointed out that T&D is not available to all the employees of their organisations. They justified the lack of T&D programmes by the cost of these programmes, the time required for T&D and for the lack of enough T&D rooms or facilitators. However, some top managers, mainly from commercial banks, declared that they offer up to seven training programmes for each employee yearly. In this regard one top manager said:

*“We do not have enough time and resources to train all of our employees, thus we train or choose a particular number of employees at each time. The number of training programmes or opportunities we offer for each employee is limited, thus, I think training must be targeted to those who really need it. We look forward to provide each employee with one T&D opportunity every year, but we cannot for the lack of enough training rooms.” Commercial bank*

In supporting this manager viewpoint, one of the questionnaire participants wrote this further comment

*“The cost of some T&D programmes is very high, thus we do not nominate all the employees who need training for these programmes because of the cost and, as you know, we have a specific budget. Therefore, I think the cost of T&D programmes affect trainees nomination,”*

Even those who offer more than two opportunities for their employees said the benefits of these programmes are questionable. In this regard, one manager said,

*“We have 230 employees. Each one I think gets between 4 to 5 training opportunities but where and how? 90% of these programmes are conducted externally.” Investment bank*

## **6.5 Foreign T&D Programmes and Content**

It was important to get the interviewed top managers' view points regarding the use of western training and learning packages, either by sending employees outside Jordan to attend these programmes or by asking foreigner trainers to come in and conduct T&D programmes. The question was whether, in their opinion, there were any problems of using these programmes or depending on those trainers. The answers were conflicting; some said this is an advantage, while others said there are many disadvantages of using these programmes. As shown in Table 6.2, top managers were



asked whether or not they think using western training and learning packages may cause difficulties in terms of culture clash of value and use of languages. The table showed that 7 top managers (47%) disagreed, 4 from commercial banks and 3 from investment banks. Also, the table showed that 47% agreed with that point as a problem of T&D. Those were 3 top managers from investment banks and 2 from Islamic banks.

Those who disagreed that using foreign western managerial T&D programmes is a problem justified their disagreement by giving different advantages of using western managerial T&D practices.

- Foreign trainers are very helpful, they bring everything new relating to T&D and they know how T&D should be conducted; they use good T&D delivery methods.
- There is no place for local cultural traditions and customs in conducting T&D because managerial work principles, including T&D, have become international standards. Thus, there is no problem in having a look and implementing these principles in any context. In this regard, two top managers pointed out two important points:

*"The world has become a small village and opens enough in terms of managerial work methods. We are, especially in Jordan, open on the world thus there is no impact for our cultural tradition and customs when we deal with the external world. However, I think language is still a problem."* Investment bank

*"I think the only problem is the language while T&D in financial banking aspects is not about tradition and culture, it is normally about figures, ratio and international work concepts. Thus, I think if T&D was about financial aspect there is no problem at all; however, if it was about cultural behaviour aspect I think it could be problematic. Those people who boycott the western managerial practises including T&D programmes like the people who are caged in cabin. World has become small village one could not life alone. The world has become linked by Internet networks. Everything is changing rapidly we need to be aware of any new in the banking international markets. We have to compete and dream globally, we are dream to be one of the best 100 banks in the world, how can we achieve this dream, if we do not know what is going there what they implement in their banks. We have to compete, think and work globally."* Commercial bank

- There is no problem with these programmes but, in order to succeed, they require particular employees who have a particular knowledge and who are good at English, otherwise they will be a waste of money and time. In this regard, one top manager said,

*"Western T&D programmes are very good for particular employees who are fluent at English. Thus we do not nominate any person to attend unless we make sure he/she is able to attend."* Investment bank

- Western countries are considered as benchmarks in terms of T&D practices. Thus, it is important to understand what T&D best practises are. The only possible way is through getting these practices from those foreigner trainees and foreign T&D programmes. In this regard, one top manager stated,

*"No one can argue against the fact that western countries are the top, in terms of financial banking work. Thus I think there is no problem with using T&D western programs that because work tradition and customs have become international. In addition we are as banks work within international standards. We have to benefit from their experiences and knowledge. I do not say there is no problem with the language, but I think banker should be fluent in English because English is the international formal work language."* Commercial bank

On the other hand, those who agreed that using western managerial practices is a problem justified that by the following reasons:

- These programmes contain different cultural aspects, which could not be applicable for the culture of Jordanian banks; in addition, they are conducted in a foreign language, which is difficult for many people to speak or understand. The main barrier mentioned by the top managers, even those who disagreed that using western T&D programmes is a problem, is the language used in these programmes, since most of these programmes are conducted in English, not in Arabic. Also, this could create misunderstanding and difficulty in applications of those programmes. In addition, there is no possible way for those people whose English is poor to participate in such programmes. Thus, the issue is whether or not these programmes are applicable to organisations' culture. In this context, one Islamic top manager said,

*"Unfortunately T&D in the Arab organisations is just cut and paste from foreign contexts, without any attention or care to be an accurate one, applicable or suitable for us, for our culture, or not. Thus, T&D is organised randomly by cut and paste. What happened usually is that some Jordanian trainees went to western countries to get some knowledge of T&D but, in fact, all that they did was to translate these course without any consideration to the Arabic language and came back with the new translated course. But whether these programmes are suitable, applicable or acceptable in our culture and religion, they do not know. Their aim is just to bring new T&D programmes' name and concepts."*

Another top manager pointed out that they do not benefit from western T&D programmes because they are about different cultures, suitable for a particular context and conducted in a different language. He said,

*"..... For example, the decision-making process T&D course contains different concepts and processed than ours. In western organisations lower management levels participate in decision-making processes. But, in our organisation, this level does not participate. In addition, I think if the programmes were in Arabic language*

*conducted by Arabic trainees with suitable managerial practises I think it would be better for us to communicate.” Investment bank*

- Cost for conducting and applying those programmes. In this context, one top manager said,

*“Some western programmes are very expensive. For example, we paid £4000 daily for an English T&D institution in addition to other costs such as the tickets and other thing, so, although it was very good and beneficial it cost a lot.” Commercial bank*

## **6.6 Application of the Acquired T&D Knowledge**

In relation to all the previously revealed facts about T&D, top managers were asked about the application of the acquired knowledge and skills from T&D programmes in the work place, whether or not trainees apply what they acquire from T&D programmes into their jobs or work place. Top managers’ answers, in addition to some of the questionnaire participants’ further comments, revealed many important factors which influence the application process.

- 3 (20%) top managers emphasised the subject or aim of T&D programmes or programmes, so the application process depends on the subject of the T&D programmes. Thus, if T&D programmes were about practical issues the application process would be easy, while if it was about how to deal with customers or any other behavioural aspects, the application process may take time to show its results and may be difficult. In this regard, one top manager said

*“No, there is no satisfactory application for T&D knowledge on the work place. This depends on the nature of the T&D course, so, if training was about financial issues, application would be faster and easier, while if it was about dealing with customers that would need a long time to apply and show results.” Commercial bank*

- 8 (53%) top managers from different bank groups emphasised trainees’ enthusiasm, desire and/ or abilities to make change in their current work after finishing T&D programmes. So, the application process depends on whether trainees want to apply or not. It depends on whether employees improved or changed their behaviour as they do their current work. Some of the questionnaire participants had added further comments regarding this issue by emphasising that, usually, employees lack the desire to make any change since there is no encouragement for any new innovation and change in their work place and most of them are frustrated.



- As shown in Table 6.3, top managers were also asked whether or not they agreed that the system and the management of their organisations support employees to transfer what they have learned to their workplaces; 14 (93%) agreed that. However, 2 (13%) top managers asserted that some employees' managers, particularly the line or supervisor, do not appreciate new change or do not consider the importance or the benefit of T&D yet, so they insisted that work should be run as it was without any change.
- 2 (13%) top managers pointed out that good TNA could help in nominating the most suitable person to attend a T&D course, thus who would benefit more from it and who might be able to apply the acquired skills and knowledge. In this regard, one top manager said,

*"I think employees do not apply what they learn in T&D programmes because sometimes those employees attend some programmes which do not link to his/her work at all, or are not suitable for him/her. In addition, T&D delivery methods used are inappropriate and for the poor TNA process."* Investment bank

- 6 questionnaire participants from different bank groups highlighted another point, lack of on-the-job training and, because most T&D programmes are conducted outside the banks, this might make the application process difficult for the discrepancy between the provided T&D programmes and the required work skills. In other words, most of the T&D provided do not suit the real needs of a particular bank because most of these external programmes are designed and planned in a general way to suit many banks. One T&D manager added

*"Another reason for not applying T&D skills and knowledge is the difference between the newly acquired skills and knowledge and work standards applied in the bank."* Investment bank

Also, they thought that the training delivery methods used by external T&D providers are theoretical in nature so, they do not encourage or help in applying knowledge into work, since the approach most used is the lecture and seminar.

- 6 questionnaire participants argued that the lack of linking T&D with a rewarding system, either punishment or promotion and lack of incentives could affect the application process. Most of the managers belong to the classical schools that do not encourage innovation and change; instead they resist the change and prefer doing the work routinely.

Therefore, there is difficulty in applying the acquired skills to the work because most of the T&D programmes are designed and conducted off the job, in general to suit most of the banks' needs, not a particular bank. Thus, because there is no link between T&D programmes and the context and work environment, the application is difficult. Also, most of the training methods are theoretical not practical, mainly lectures, in addition, the employees' lack of willingness to apply what they acquired from T&D programmes.

### **6.7 How T&D is Considered in Jordanian Banks**

Not in all of the surveyed banks did the researcher observe high commitment and support for T&D. That was clear from general gossip or the conversations with many T&D and HR managers; in addition to many further comments made by questionnaire participants and from other indications, such as T&D approach and the allocated time and money for T&D. As revealed in sections 6.4.3 and 6.4.4, the most common T&D approach was off-the-job training. Many reasons mentioned among them were because external providers provide T&D programmes at a very competitive price. Nevertheless, that is not the only reason for acquiring assistance from external providers since most of the interviewed top managers, as well as some of the questionnaire participants, agreed that the time is not appropriate as most T&D programmes were conducted in the afternoon. When those managers were asked why in the afternoon, they answered that employees should finish their work first; thus T&D is not viewed as part of the work.

Moreover, some of the questionnaire participants claimed that they do not have a particular budget for T&D. However, the allocated financial resource for T&D is flexible, depending on the banks' financial circumstances. T&D budget is changeable for increasing as well as for decreasing. It was found from the further comments that T&D budgets in most of Jordanian banks are allocated as a way to avoid paying taxation. The questionnaire participants from Islamic, investment and commercial banks said that T&D is still viewed as leisure time, not as an important necessity, rather it is viewed as a cost to be avoided as much as possible, a waste of money and time. Some of them added that even some of the line managers who allow their employees to attend insisted to be in the afternoon not on account of the work time since they view T&D as leisure time for employees.

With the aim of exploring whether the top managers believe in the importance of T&D, whether they are aware of the importance of T&D, they were asked whether they believe in the importance of T&D for their organisational success. All of them (100%) answered this question positively; they believe strongly in the importance of T&D. The following quoted statements from some of them.

*"People are the capital of the bank, without employees the bank will lose. Money could not make money alone without people. However, those people could not make money without T&D due to the surrounding technological environment. Therefore, I think T&D should be viewed as an investment that makes the profit."*

*"Through T&D the bank can improve its capital by improving human capital resources."*

*"Of course, I believe in it, because in general, learning is a continuous important process, how if it was linked to the work (training). T&D provide us with every new change in the banking environment."*

*"T&D is an important continuous process that is necessary for the success of any organisation."*

Another top manager elaborated on the long-term benefits of T&D underlying their potential:

*"T&D is very important because it influences employee performance, reducing the cost, reducing work mistakes, boosting employees' morale and improving their productivity."*

Moreover, with the aim of exploring how T&D is considered in the Jordanian banks, top managers, as shown in Table 6.3, were asked about their opinions on the suggestion that T&D is a waste of money and time. There was 100% consensus among all managers interviewed that the suggestion is flawed, thus, they disagreed with that suggestion. On this issue one manager made the following statement,

*"If training needs are assessed correctly, appropriate training programmes are implement and the right people are nominated for training, then I do not see this could be a waste of money and time rather I think this would be a long-term investment for the bank provided that the funds are available and enough."*  
Investment bank

However, one of the questionnaire participants argued from his own experiences in many Jordanian banks, as well as with some other Gulf organisations, that top management may believe in the importance of T&D but there is a difference between belief in something and being committed to and supportive of that thing. He said;

*"Top managers believed in the importance of T&D for their organisation but how much commitment and support do they offer for T&D, this is the question. There is a difference between belief in something and support of that thing. All of*



*us wish to be a millionaire but how many of us work to be a millionaire. I mean we have many wishes in our life but do we work to achieve these wishes."*

Moreover, another T&D manager claimed that

*"T&D, according to many people in the bank, is waste of money and time and a necessity that could be denied. At the same time they need profitability and productivity to be the aim and the result from T&D, I wonder!" Investment bank*

T&D is still considered as leisure time. In this context one top manager asked whether he believed in the importance of T&D, answered by saying

*"Yes I do believe in the importance of T&D because T&D is important to increase and improve employees work skills and provide them with the latest change in the work environment. In addition, it takes the employees out of their work environment to the training environment, thus it helps employees to relax and enjoy themselves." commercial bank*

Other evidence is that when T&D and HRM managers were asked the reason behind asking assistance from external providers, one of the common reasons was to get the employees away from the work routine environment and let them get some rest and fun by sending them outside the banks.

According to three of the interviewed top managers, as well as five questionnaire participants, some of banks' employees attend T&D programmes to get a new certificate to add to their CV because if they look for another job this will help them. In this context one top manager said

*"Some of our employees I guess attend T&D programmes to gain a certificate for their own CV." Commercial bank*

From the researcher's own observation, and from the previously revealed facts about T&D, it could be said that T&D is considered as education rather than training for work. The indicators are many: the common T&D approach; the common T&D delivery method; the reward employees get at the end of any T&D programmes that is a certificate. In supporting the researcher's observation, one T&D manager added another reason for providing T&D for their employees. He declared that they focus on those employees who hold high school or technical college degrees in determining the number of T&D programmes they have to attend. He said,

*"We depend on some T&D professional institution to improve those employees who do not hold university bachelor's degree to get it in these institutions and sometimes those employees get masters degrees, as well." Investment bank*

Top managers were asked, as shown in Table 6.2, whether they believe that the high cost of T&D is a problem in their organisation; 9 (60%) of them agreed that this is one of the problems confronting T&D in their bank. However, 6 (40%) disagreed with

that. So, banks compare the cost of providing internal training programmes with external training programmes costs. Most of the time they find that external programmes cost less. Another important indication of the way by which T&D is considered is that, in some banks, T&D is considered as a cost on their balance sheets to be minimised when needed. Therefore, for some of the surveyed banks, T&D activities were cancelled or stopped temporarily because of their financial or political circumstances. In this context, one HR manager added further notes by saying,

*“Unfortunately, from my experiences with many organisations, when these organisation tend to minimize their cost they minimise T&D financial resources which indicate how much they believe in the importance of T&D.”*

While, another had added the following comment

*“I am disappointed with the lack of awareness of the importance and role of T&D. Thus, the bank thinks some training programmes are important and others are not depending on how much these cost. Therefore, sometimes some T&D programmes are important but expensive so we did not send employees to them”*

Last, but not least, some words mentioned by some of the questionnaire participants should be presented since they could reflect the way by which T&D is considered. Two of the questionnaire participants have said that T&D in their organisation is ‘prestige’. How much do we spend on T&D? In which hotels are T&D programmes are conducted? While another one said that T&D is a kind of show off tool and another said it is a cosmetic tool rather than a necessity in many banks.

**T&D Strategic Position**

**6.8 The Strategic Position of T&D**

**Table 6.4 T&D strategic position**

	Yes		No	
	Count	%	Count	%
Training needs are assessed based on environmental change	11	73.3%	4	26.7%
Training strategies are integrated with overall organisation strategies	6	40.0%	9	60.0%
Training plans and polices are integrated with the overall organisation plans and polices	13	86.7%	2	13.3%
Training plan and policies are formal	11	73.3%	4	26.7%
Training managers participate in formulating the bank's overall strategy	1	6.7%	14	93.3%
Training plans are flexible and adaptable to changing circumstance	15	100.0%		
Top management is committed to, supports, and provides all the facilitation to T&D activities	15	100.0%		
Top management believes that T&D function is essential to the bank's overall performance	10	66.7%	5	33.3%
The relationship between the training staff and line managers is based on mutual understanding	7	46.7%	8	53.3%
Line managers facilitate management T&D activities	3	20.0%	12	80.0%
T&D strategy, plans are in harmony with the bank's personnel policies	15	100.0%		
Training managers participate in the bank's board meeting			15	100.0%
Emphasis cost effectiveness evaluation to assess the effectiveness of training			15	100.0%
The bank has a specific budget for T&D	10	66.7%	5	33.3%

Garavan’s Strategic HRD criteria were emphasised by asking the interviewed top managers whether or not they agree with these criteria in their banks’ situation. As shown in Table 6.4, 73% of the top managers agreed that training needs are assessed based on environmental change, while 28% disagreed. 60% disagreed that training strategies are integrated with overall organisation strategies but 87% agreed that training plans and polices are integrated with the overall organisation plans and polices. 73% agreed that training plans and policies are written and formal. 93% disagreed that training managers participate in formulating the bank's overall strategy. 100% agreed that T&D plans are flexible and adaptable to changing conditions. Also, 100% agreed that top management is committed to support and provide all the facilitation for T&D activities. Moreover, 67% said that top management believes that the T&D function is essential to the bank's overall performance, while 53% disagreed that the relationship between the training staff and line managers is based on mutual understanding and 80% disagreed that line managers facilitate management T&D activities. 100% agreed that T&D strategy plans are in harmony with the bank's



personnel policies. However, 100% of the top managers disagreed that training managers participate in the bank's board meeting and disagreed that their banks emphasise cost effectiveness evaluation to assess the effectiveness of training. Finally, 67% agreed that their banks have a specific budget for T&D.

This analysis represents the top managers' answers for the question asked about the strategic T&D criteria. However, their answers have revealed many other aspects which will be discussed in the following sections.

#### **6.8.1 Training Needs Assessment (TNA) and Employees Nomination**

As shown in Table 6.4, 73% declared that training needs are assessed based on environmental change, while 27% believed that training needs are not assessed based on the environmental changes. Top managers were asked about training needs assessment in their banks, how this process is conducted and how the trainees are nominated. Their answers reveal surprising facts about training need assessment process issues and implementation. They indicate that this process is conducted in an unprofessional subjective manner in most of the surveyed organisations.

As presented before, one of the obvious reasons for not being satisfied with T&D activities in their bank, according to 8 of them, is the poor TNA and the poor TNA techniques. Employees decide their training needs through filling in a particular questionnaire, thus employees decide whether to attend T&D programmes depending on whether they like it or not. The other poor TNA technique is to depend on the employees' direct managers to determine employees' training needs; they usually do not use objective and systemic ways in determining these needs, so sometimes they nominate those who do not need training. In Chapter 5 'Quantitative Analysis' it was found that filling in particular questionnaires, direct observation and asking employees' direct managers were the most common TNA techniques, according to the T&D and HRM managers. In this regard, one top manager said,

*"I am not satisfied with T&D, the reason for that is the lack of systematic training needs assessment..."*

The TNA process, according to 10 (67%) interviewed top managers, starts when external training centres, mainly the Institute of Banking Studies, offer particular training programmes. The institute sends its brochures to all banking organisations to apply for membership. Thus, the institute is responsible for designing, implementing and evaluating these training programmes. Each bank distributes these brochures to

all departments throughout all its branches to see whether they will apply for the available training programmes. What usually happens in most banks is that employees fill in a particular form or questionnaire to indicate whether or not they want to attend, whether they are able to attend these programmes, whether these programmes are important for them and whether or not they need it. Sometimes, if they are not interested in any of the listed programmes, they can suggest what they think they need. After that, these completed questionnaires are submitted to the employees' direct managers to approve or agree them. The agreement is usually based on the supervisors' direct observations for the employees' performance. In this context one top manager said,

*"TNA is conducted through a particular questionnaire distributed for each employee to fill his/her training needs; I know it is not enough."* Islamic bank

On the other hand, some of the questionnaire participants added that TNA and trainee nomination is subject to the supervisors' or direct managers' minds, mentality, whether they like or dislike letting the employees attend based on their preferences for some employees because they are a relative or friend. Especially when the training programmes are outside Jordan, they consider it as vacation to be granted for a particular relative or friend. In other words, they base their decisions on the personal considerations. In this matter some T&D managers said,

*"The important thing about TNA is that training needs are assessed based on the nature and type of the relationships between the employee and his/her direct manager, who is responsible for nominating her/him to attend any training programmes; rather than being based on the annual employee performance record. Managers' mood, their preferences to one particular employee, is the most important motives in nominating trainees. Particularly when choosing to attend training course held outside Jordan."*

*"TNA unfortunately is conducted randomly, unsystematically; it is subject to the personal consideration relationship and friendships with top managers and the employees' direct managers. It is right that T&D programmes are distributed to all departments then employees filled in questionnaires but these questionnaires end with the employees' direct managers who will make the final decision, especially when these programmes are conducted outside Jordan. It is a very nice opportunity not given to anyone."*

While one top manager said,

*"When nominating trainees in general there is no place for friendships and relationship, however, there are some preferences for some employees may be because they are excellent."* Islamic bank

However, 5 (33%) of the interviewed top managers -all from commercial banks – claimed that, in addition to the questionnaires and the direct managers viewpoints about employees performance, the banks also return to the annual performance

records to assess employees' training needs. Also, 3 of those 5 managers pointed out that those training needs were assessed through a training committee. Thus, TNA is different in terms of the methods used and how employees are nominated. For example, according to one of the interviewed top managers in the 'Bank of Jordan', his bank has a number of training programmes related to each job in the bank that an employee must complete in order to perform his job perfectly. The employee will not be promoted unless s/he finishes all the assigned training programmes. Therefore, when assessing training needs and nominating trainees, employees' supervisors or direct managers fill in particular forms about their employees' training needs, accompanied by the employees' performance records and the documents that show what employees have finished already and what they have not finished yet from the required training programmes. After that, the number, type and date of the training programmes will be identified and those who should attend will be nominated. Thus, T&D is linked to the reward system in this bank; there are different T&D programmes for each job and training needs assessed by the employee, his/her direct managers and the annual performance records.

Also, in 'Arab Bank' the largest, successful commercial bank, training needs are assessed through two important methods, gap analysis or knowledge gap analysis, through asking the employees different questions relating to a particular subject or task, to determine the gap in his skills and knowledge compared with the required skills and knowledge to perform a particular task well. So, knowledge assessed compared with the required knowledge gives the gap for the training needs. The other important method is interviewing department managers, branches managers and line managers to talk about their employees' training needs, supported by figures, actual work situations and cases. Those managers should take some development programmes to improve their abilities to make judgements or decisions regarding determining the training needs for their employees.

### **6.8.2 T&D Strategies, Plans and Policies**

Top managers were asked some questions relating to T&D strategies and plans. First, they were asked whether training strategies are integrated with the overall organisation strategies; 60%, as shown in Table 6.4, said no and 40% said yes, while 87% agreed that training plans and policies are integrated with the overall organisation plans and policies. Also, 73% declared that training plans and policies are formal



(written), 100% agreed that T&D plans are flexible and adaptable to changing circumstances and 100% think that T&D plans are in harmony with the bank's personnel or HR policies. Moreover, top managers were asked, as shown in Table 7.3, about their opinion of whether it is important that T&D should be linked to the organisation's strategic objective to be successful; 100% agreed with that.

For most of them there is no clear determined T&D strategy. For some reason, according to them, there is no specific T&D department or section in the bank. T&D should be an activity related to the HRM or personal department so they do not have to have a specific strategy for T&D, since the HR strategy includes training issues. It is important to note that all investment and Islamic bank managers agreed that they do not have a clear specific T&D strategy, whereas, some of the commercial bank interviewed managers, agreed that they do have a clear, determined, formal T&D strategy that is formulated or reformulated every year, by T&D and HR managers, in cooperation with all other department managers, then approved by the general managers in the banks.

However, the majority of the managers declared that T&D plans and policies are integrated with the banks' plans; T&D plans and policies are formal. In addition, all of them agreed that T&D plans and policies are flexible to adapt to any change in the environment during the implementation process. Those also agreed that T&D plans and policies are in harmony with HR or personal department plans and policies. In this context one top manager said,

*"T&D has clear formal written plans and policies, which are flexible to adapt to any change in the bank environment. They are sufficient to meet the employees' needs and top management needs of general managerial improvement."*  
commercial bank

*"Training plan and policy are in harmony with the bank needs. They are subject to change any time which means they are flexible, but they are not written or formal".* Investment bank

### **6.8.3 Top Management and Line Managers Commitments**

Top managers' commitment and support are very important requirements for the success of any T&D activities as well as line managers' understanding, appreciation commitment and support for T&D activities. Thus, it was important to look for these requirements in the surveyed organisations. Top managers were asked some questions to explore their commitment, support and appreciation of the importance of T&D. As

shown in Table 6.4, top managers were asked whether top management is committed to, supports and provides all the facilitation for T&D activities. 100% agreed with that. They were also asked whether top management believes that the T&D function is essential to the bank's overall performance; 67% mainly from commercial and Islamic banks agreed with that. However, when top managers were asked about line managers' commitment and support, their answers were negative. For instance, top managers were asked whether the relationship between the training staff and line managers is based on mutual understanding; 53% said no and 80% from all the bank groups said that line managers do not facilitate management T&D activities.

Also, as Table 6.3 shows, top managers were asked whether the management of this organisation believes that T&D is central for improving the organisation's performance. 87% agreed with that and 80% agreed with that the management of this organisation believes that T&D programmes are cost effective. They were asked whether top managers are committed to the T&D function; 100% agreed that. However, 80%, mainly from investment banks, disagreed that line managers appreciate the value of T&D and they are keen to work with internal training staff.

As was explored in section 6.7, most of the interviewed top managers believed in the importance of T&D for their organisation but beliefs without real commitment and support are useless. There are many indicators that reflect how much commitment and support are available for T&D, such as the allocated budget which is not available for some banks or not sufficient or not determined and flexible or which is determined as ways to avoid paying any taxation for the government. Another indicator is the allocated time, which is not appropriate for all of the employees; in the afternoon not during the workday and the common T&D approach off-the-job training not on-the-job training.

On the other hand, questionnaire participants included further evidence and comments for the degree of top and line managers' commitment and support for T&D activities.

- 2 questionnaire participants believed that top managers are not committed to, and supportive of, all T&D programmes, so, sometimes, they think particular T&D is important and others not, depending on the cost of these programmes. Thus, there is sometimes disagreement between T&D staff and top managers regarding the importance of some T&D programmes. In this context one T&D manager wrote

*“There is a difference of philosophies and beliefs between the people who are in charge of T&D and the top management. Not always top management believed of the importance of particular T&D course even if it was really important.”*

- Another important comment made by 3 of the questionnaire participants from commercial and investment banks is that top management T&D needs are not assessed by T&D staff their training needs are not subject to the T&D staff business. Thus, top managers determine their needs and who decides what programmes they want without even discussing this with T&D staff. Also, top managers do not attend any T&D programmes even if they need to since they refused to attend with other junior employees and managers. In this context, one T&D manager wrote

*“I have not got the authority to assess top managers training and development needs, they thrust what they want to attend from these programmes that they want to attend a particular conference which in most time outside Jordan without even consulting me. That is because they consider themselves as the mother who you can not oppose or discuss anything with her.”*

- As was explored in section 6.7, it was supported by written comments made by some of the questionnaires participants that line or direct managers' are aware of the importance of T&D in terms of refusing sending particular employee even if he/she need it because he is a hard working employee. So, sending him/her means gaps in the work, work accumulating and work pressure.

#### **6.8.4 T&D and the Banks' Strategies**

To identify the nature of the relationship between the T&D function and organisational strategies, top managers were asked, as shown in Table 6.4, whether T&D managers, or those in charge for T&D, participate in formulating the banks' strategies (93% disagreed) and whether T&D managers or those in charge participate in the bank's board meeting (100% disagreed with it). Also, top managers were asked in another context, as shown in Table 6.3, whether they think that, without effective T&D, organisations would be unable to implement their strategies; 60%, mainly from commercial banks, agreed with that, while the other 40% were between undecided and disagreed.

Top managers were also asked whether or not they think that their T&D functions or activities are considered strategic tools in their banks. In addition, they were asked to classify their T&D within Lee's (1996) Training Maturity Model that classify the



T&D function in terms of its sophisticated strategic role in any organisation. It was found that the concept of strategic T&D is not found in the surveyed organisations. The situation by which T&D is considered an important activity by which an organisations’ strategy is formulated is the dream for all the organisations. Some said it needs a hundred years to reach it. Justifications for not being a strategic tool, as explained by some of managers, are that most of the banks’ T&D functions have no department and sometimes no section; instead, it is part of the HR department, it has no clear formal strategy or plans. In addition, T&D does not play that important a role in terms of achieving or increasing the bank profit. The role of T&D is so simple in some organisations that it does not go beyond determining who will attend particular training programmes. In this context, some of the interviewed top managers said,

*“T&D is not strategic yet. You cannot find strategic T&D in all of the Arab organisations, except the big successful international organisations. How it could be described as strategic and in sometimes it has not strategy, plan or policies, no department or even sections. In addition, the relationship between T&D and organisational strategies is not clear yet”* commercial bank

*“Strategic tool! Oh, no, T&D needs 100 years to become the tool by which the bank strategy will be formulated through.”* Investment bank

*“What you talk about in your study, in terms of strategic position for T&D in the Jordanian banks is not found, and will not be found. Actually, this is a T&D dream; to be strategic tool for formulating the bank strategy. That is impossible in the context of the current T&D situation.”* Investment said.

Therefore, when top managers were asked to classify their T&D within Lee’s (1996) Training Maturity Model, as shown in Table 6.5, 60% think that their T&D is playing just a reactive role; T&D is just piecemeal, planned, interventions designed when required to react to the current organisational challenge. It is important to mention that all the investment banks and some of the commercial banks classified their T&D within this level, while 20% think that T&D plays an implementation role. This percentage referred mainly to the Islamic and commercial banks. 20%, mainly from commercial banks, thought that T&D helps in shaping their banks’ strategies.

Table 6.5 Training maturity roles in Jordanian banks

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Help in shaping strategy	3	20.0	20.0	20.0
	Is the mean for implementing strategy	3	20.0	20.0	40.0
	Isolated tactical piecemeal planned interventions	9	60.0	60.0	100.0
	Total	15	100.0	100.0	

Those who classified their T&D within level two, where T&D has a proactive role and helps in shaping the bank's strategy, believed so because they have clear formal T&D strategies, plans and policies and where T&D managers somehow participate in formulating the bank strategy. In this context one top manager said,

*"I said we have a clear formal T&D strategy approved at top management level. But that does not mean that T&D is considered as a tool for formulating the bank's strategy. This is impossible. Do not ever believe that T&D will reach this extent in any banks."*

Therefore, level one of Lee's (1996) Training Maturity Model for some banks is the dream that could not be possible at all or needs a hundred years and more and more effort to improve training performance. However, for some other successful big banks, it represents the ambitions that they are working for which could be achieved within a long period of time.

**6.8.5 Culture and T&D Allocated Budgets**

As explored in section 6.7, T&D is still viewed in many banks as leisure time, an accessory rather than a necessity, sometimes a waste of money and time and there is a lack of awareness of the importance of T&D. Moreover, in order to understand the relationship between T&D and organisational culture, top managers were asked, as shown in Table 6.3, whether the planning of T&D programmes is congruent with their corporate culture; just 47% from commercial banks agreed, while 20% were not decided and 33%, mainly from investment banks, disagreed. Also, they were asked whether, in their organisations' culture, they are supportive of the T&D function; 47% disagreed, mainly from investment and commercial banks, 33% were not decided and 20% from Islamic and commercial banks agreed with that.

Those who disagreed that the culture in their organisations support T&D activities justified their answers by arguing that most T&D programmes are conducted by external providers outside their organisations, including designing, implementing and evaluating. These T&D programmes make the discrepancy between T&D and the organisational culture; moreover, they stated that, unfortunately, most of the line and direct managers are classical in their thinking; they resist any innovation and change and do not believe in the importance of T&D for the success of the organisation.

As shown in Table 6.4, top managers were asked whether their banks had a specific budget for T&D. 67% said 'yes', mostly from commercial and Islamic banks, and 33%, mainly from investment banks, said 'no'. On the other hand, 5 of the questionnaire participants, mostly from investment banks and one from commercial

banks, claimed that they do not have a particular budget for T&D. However, the allocated financial resource for T&D is flexible and depends on the banks' financial circumstances. Thus, the T&D budget is unfixed, open for increasing and/or for decreasing. Moreover, it was found from the questionnaires' further comments that the T&D budget in most of Jordanian banks is allocated as a way to avoid paying taxation.

#### 6.8.6 Evaluation Process

The evaluation process is the most important stage in the training process cycle because it reflects the ways by which the effectiveness of T&D programmes will be judged or assessed. Top managers were asked about the evaluation process for T&D programmes in their banks. As shown in Table 6.3, top managers were asked whether T&D plans and policies are translated into measurable, workable programmes. 73% disagreed and 27% were undecided. Also, in Table 6.2, they were asked whether there is difficulty in measuring T&D outcomes. 13% disagreed and 80% agreed with that. In Table 6.4 top managers were asked whether there is emphasis on cost effectiveness evaluation when assessing the effectiveness of training. 100% said 'no' they do not emphasis cost effectiveness. Therefore, it is clear that conducting an effective evaluation process is a problem in Jordanian banks. Of those who did not see any problems with evaluation, one of them stated,

*"Training is a long term investment. Its full results are unlikely to emerge immediately after training...."* Commercial bank

On this matter 7 (47%) top managers declared that, since external providers conduct most T&D programmes outside the banks, they do not evaluate these programmes, instead they depend on those external providers to do the evaluation for them. However, they knew that external providers evaluate T&D programmes through distributing a particular questionnaire for each trainee, asking for their opinions of the programmes. Also, they ask trainers to fill in a particular questionnaire and to evaluate the course as well as the trainees. Some top managers said trainers observe the trainees rather than filling in a questionnaire. In this context two top managers said,

*"T&D evaluation is conducted by the external centre which conducts T&D programmes and I think they do it through questionnaire"* Commercial bank

*"Our role is deciding what we need from the available T&D programmes and nominating the trainees, while designing, managing and evaluating these course are the roles of the external providers. Thus, after attending T&D programmes, our employees came back to their workplace trained and evaluated. Actually, we indeed,*



*trust those external providers because they have long work experiences, they are specialists or professionals” Investment bank*

Another 5 (33%) top managers added another way when evaluating external T&D programmes. In addition to asking the external providers to evaluate the provided T&D course, they ask the trainees’ direct managers about the trainees’ performance. Thus, they also depend on the direct managers’ observation for the trainees’ performance, but still this is subject to the direct managers’ preference for particular trainees; thus, their observation does not reflect the real situation, rather it reflects personal aspects.

Even for those who said they offer their own T&D programmes inside the bank, the methods for evaluating T&D effectiveness are a questionnaire that should be completed by the trainees, observing trainees’ performance by the trainers or asking the trainers to complete a particular form about the trainees. In addition, 2 top managers declared that they sometimes test the trainees in particular T&D programmes. However, they said that there is debate about using tests as an evaluation method. Two other commercial top managers said they sometimes ask foreign institutions to evaluate their professional T&D programmes. Another two top managers, also from commercial banks, claimed that they have their own ways for T&D evaluation. They stated,

*“We have specific ways to evaluate trainees by sending particular people to some branches as customers to observe employees’ performance and abilities to serve the customers.” Commercial bank*

*“In evaluating the trainees we depend on their reaction toward the T&D course in addition to asking the trainers about the trainees, what is more we sometimes ask those trainees to do a presentation for what he/she learnt from the course, but of course that is not always.” Commercial bank*

Another top manager, from a commercial bank, talked about their evaluation system since they offer most of the T&D programmes inside his bank. He said that the evaluation process is conducted through different stages. It starts by evaluating the trainers by trainers, trainees by trainers and evaluating the content of the T&D course by asking trainees to fill in a questionnaire. The last stage was conducted after three months of attending a T&D course, where the trainees’ direct managers are asked about their opinions of the trainees’ or the employees’ performances after they attended a T&D course. However, if the T&D course is related to particular aspects they test the trainees’ knowledge conducting pre and post training tests.

## **6.9 Top Managers' Views on the Impacts of T&D in Relation to their Organisations' Performances**

In order to explore the relationship between T&D and organisational performance the interviewed top managers were asked many questions. As explored in section 6.7, top managers were asked whether they believe that T&D is important for their organisations' success. The responses for this question were emphatically positive. Indeed, all the interviewed managers recognised the vital role of T&D for the survival of any organisation; they believe strongly in the importance of T&D.

With the fact that beliefs may vary from the reality, top managers were asked whether or not they think their T&D is effective and achieve the intended objectives. 6 out of 15, mainly from investment banks, believed that their T&D activities and programmes were not effective, in general, while 4 top managers said T&D activities and programmes were effective to some extent and 5 top managers, mostly from Islamic and commercial banks, think their T&D activities are effective, in general.

For those who believed that their T&D activities were not effective, the reasons were varied and linked to the previously explored facts about T&D. For most of them the reason for not being effective is that most T&D programmes are conducted outside the bank and designed in a general way not suitable for the particular bank's needs. Other reasons were that employees do not like to attend T&D programmes and employees do not apply what they learn from T&D in their work place. On the other hand, for those who said that T&D is effective in their banks, the reasons were that most of the provided T&D programmes were built in-house, not by an external provider, they had good TNA techniques and an effective evaluation system.

In terms of whether T&D programmes achieve the potential objectives, 8 out of 15 top managers, mainly from commercial banks, believed that T&D activities and programmes usually succeed in achieving their objectives, while 3 from investment and Islamic banks believed that these activities succeeded to some extent and 4, mostly from investment banks, believed that T&D activities and programmes mostly do not achieve their objectives. For those who believed that T&D activities and programmes achieve their objectives the reason and/or the indications were as quoted by them.

According to one manager the trainees become knowledgeable,

*"T&D programmes succeed in transmitting the knowledge into the trainees"*  
commercial bank

For 3 of them, because they offer in house training, T&D programmes reflect the real needs of their organisations and because they have effective evaluations system.

*"Yes they achieve their objectives since they are mostly built internally and reflect the real training needs, they are always well planned. In addition we have an effective evaluation system."* Commercial bank

According to one manager, the indicator is the trainees' comments about the T&D programmes they offer.

*"Yes, T&D programmes achieve their objectives which is obvious from the trainees' comments about the T&D programmes which are always positive."*  
Investment bank

According to another one the indicator was the general improvement on the work,

*"Yes, because since there is improvement on the work."* Foreign bank

For another manager the indicators were customer and employee satisfaction,

*"Yes, very much, that is obvious from the customer satisfaction, they have very good quality services, and in addition our employees ask for more T&D programmes."* Commercial bank

For those who believed that T&D programmes achieve their objectives to some extent and also who believed that T&D do not achieve their intended objectives, the reasons were, according to most of them, poor TNA process and trainees' nominations. They believed that T&D programmes do not reflect the banks' real training needs since, mostly, external providers conduct them outside the banks. In addition, for the allocated T&D time, this affected the effectiveness of T&D programmes. Moreover, they talked about the importance of employee commitment and willingness to attend a T&D course as an importance factor that affects the effectiveness of T&D in achieving their objectives. In this context two top managers said,

*"I think T&D programmes succeed in achieving their objectives to some extent because, usually, trainees are not the people who need T&D thus poor assessment of employee training needs which will affect the objective of these programmes. in addition because of the time of T&D programmes make achieving T&D objectives is difficult and because of the lack of enthusiasm to attend T&D programmes by the employees."* Commercial bank

*" ..... There is a general claim about the effectiveness of T&D from all of the departments in the bank although we are the bank number ones in terms of sending employees to T&D programmes. Managers of all departments declared that employees do not benefit from T&D; there is no improvement in their work performance. So we believe that there is a problem, it could be the time of T&D programmes. Because T&D programmes conducted in the afternoon that is why managers feel as employees do not attend T&D programmes. Because of this*



*feeling toward the lack of impact and benefits of T&D we ask consultancy training company to help as to find what is going on and to design stop going training programmes.* " Commercial bank

In order to explore the interviewed top managers' viewpoints of the impacts of T&D on the organisational performance they were asked different questions in different contexts. As shown in Table 6.3, top managers were asked whether they think that the present volume of T&D is adequate to solve their organisations' current problems. 9 of them disagreed, 4 were not sure and just 2 agreed with that. Also, they were asked whether they think that efficiency and profitability are the main results of T&D programmes; 12 disagreed and just 2 agreed. Moreover, in another context, top managers were asked whether they think T&D have high, low or no impact on some of the provided performance outcomes, as shown in Table 6.6

Table 6.6 T&D impact on the organisational performance

	High impact		Low impact		I do not know		No impact	
Performance indicators	Count	%	Count	%	Count	%	Count	%
Profit	1	6.7	6	40.0	4	26.7	4	26.7
Return on investment			4	26.7	6	40.0	5	33.3
Rising employee morale	8	53.3	6	40	1	6.7		
Reputation of the organisation	5	33.3	8	53.3			2	13.3
Quality of products and services	12	80.0	3	20.0				
Market share			4	26.7	9	60.0	2	13.3
Cost reduction	3	20.0	9	60.0	1	6.7	2	13.3
Employee satisfaction	5	33.3	9	60	1	6.7		

As shown in Table 6.6, 4 (27%) of the top managers believed that T&D does not impact profit, while 27% of them were not sure whether it impacted or not. On the other hand, 40% thought that T&D had a low impact on profit and just one manager thought it had a high impact. 33% thought that T&D has no impact on return on investment, while 40% was not sure and 27% thought it has low impact. Most of the top managers believed that T&D impacts on their employees' morale, but 40% thought it has low impact and 33 thought it has high impact on employees' morale. Also, all the top managers thought that T&D impacts on the reputation of the banks. 80% of the top managers believed that T&D impacts highly on the quality of products and service. 60% were not sure whether T&D impacts the banks' market share. 60% of the top managers thought that T&D has low impact on cost reduction. Finally, 60% of the top managers thought that T&D has low impact on employee satisfaction, while 33% thought it has high impact on employees' satisfaction.

Therefore, most top managers believed that T&D is important and impacts their organisations' performance. However, when they were asked about the impact of T&D on profit and return on investment (ROI), most of them were not sure or rated it low in terms of importance when compared with other activities or factors. They said that they do not have the evidence or the tools for measuring T&D on profit; also, T&D outcomes require a long time to appear. However, two top managers from commercial banks claimed that they have their own ways for calculating ROI. According to one of them, the basic idea for measuring ROI is to compare the cost of conducting training in-house with the cost of asking external providers to do that and choose the cheaper offer. In this context, one top manager stated:

*"Although there is no quantifiable way to measure directly the impact of T&D on the bank profit, we think T&D does work and the evidence is that every year we have high profits and shares. Others think that T&D has a modest budget; however, the results and outcomes of T&D are great, which indicate high ROI."*

However, those who declared that they were not sure whether T&D impacts profit and ROI, argued that these things are affected by many other things, not just T&D. On the question of whether T&D has an impact on employees' morale and satisfaction, Table 6.6 shows that most of the top managers agreed that T&D did impact on employees' morale and satisfaction. 8 top managers saw that there was a strong link between T&D and employees' morale and 5 top managers saw that there was a strong link between T&D and employees' satisfaction. However, 6 top managers and 9 top managers rated the impact of T&D on morale and satisfaction, respectively, low. Those argued that there are many other things which could affect employees' morale and satisfaction, such as promotion, incentive, financial encouragement, and so on. As one manager put it succinctly,

*"Of course, T&D can boost employees' morale, satisfaction and confidence. This is clear from their comments they made after attending some training programmes. But I am sure that financial incentives can have a quicker and stronger impact on employee morale than anything else. I have tried it!"* Islamic bank

Another manager made the following pertinent observation:

*"It is always the case that employees who are well trained feel more confident in the work they are doing. They have high spirits because of the improved skills they have acquired and they feel confident and optimistic about their career prospects. This can be good for their morale."* Commercial bank

With regard to the impact of T&D on the product and services quality, Table 6.6 showed that all of the interviewed top managers agreed the link between T&D and product and service quality. As an illustration of managers' attitudes on this issue, one manager stated,

*“There is no doubt that service and work quality is largely contingent upon the skills of the employees. If their skills are high, especially customer service skills, the jobs and the services they provide or conduct will be in line with their high skills. If their skills are deficient or poor, the services and tasks they do will be poor. The link is clear; therefore it makes economic sense to take the necessary measures to improve performance through training schemes.” Investment bank*

However, 3 of them saw that the impact is low; they justified that by saying that they are service organisations, they are not dealing with a physical product to see practically the impact of T&D on the produced product. In this context one manager said;

*“I think the impact of T&D on product and services quality is more obvious or clear in the manufacturing organisations than banks.” Commercial bank*

In terms of the impact of T&D on the organisational reputation, Table 6.6 shows that just one manager saw no impact for T&D on the organisational reputation, while 8 managers recognised the impact but rated it low and 5 top managers rated it high. Also, it is difficult to generalise on the basis of such small numbers. The result gives at least some indication of a trend among banks organisation, that there is a tendency to underrate T&D's value, particularly with regard to its impact on the organisations' reputation. One can, also, tentatively speculate that managers of commercial banks are more inclined to recognise the optional link between T&D and organisational image.

### **6.10 Things Required to Improve T&D**

Top managers are considered the most important decision makers in the organisations, whose commitment and support are critical requirements for successful T&D activities. With the aim of exploring top managers' viewpoints of what needs to be done in order to tackle most of T&D problems and challenges, thus to improve T&D effectiveness, they were asked what they suggest needs to be done, or made, in order to solve T&D problems and improve its effectiveness. Top managers' answers, in addition to many further comments made by some of the questionnaire participants revealed the importance for the following critical issues to be taken into account.

- **Skills of the internal T&D staff and their role in increasing the awareness of T&D importance**

In this matter, 9 out of 15 from all the bank groups interviewed top managers (60%), stressed the need for well-qualified, skilled and specialist internal T&D staff, who are supposed to be well-educated and developed in field of T&D, up-to-date with T&D issues. Also, top managers emphasised a critical role for T&D staff in increasing the



awareness of T&D importance for the organisations' success. So, T&D staff should have the ability to convince all the people in the organisations of the importance and the benefits of T&D activities. T&D staff should help in imparting, changing and/or creating the culture that encourages T&D activities, convince those who resist innovation and change of the importance of the change, innovation and development for the organisational success, emphasise the fact that T&D is an investment rather than cost and, also, they should convince organisational employees and line managers that T&D is not a leisure activity, but an important function. Hence, T&D staff need to be educated and developed in the field of T&D, also, innovative and creative. In this context, the following statements were quoted from some of top managers,

*"I think T&D should have a particular division employed by qualified, educated T&D staff, who is supposed to be responsible and able for managing T&D activities including TNA, planning, implementation and evaluation processes"* investment bank

*" T&D managers and staff need some development programmes, we need to be careful when recruit them from the beginning to be qualified, we need to provide them with some T&D programmes that help them to be able to manage T&D activities and programmes and to be knowledgeable with systematic methods used when determining training needs."* Commercial bank

*"Organisational culture relating to what and how T&D is considered needs to be changed I that way it consider T&D as an important investment rather than cost."* Islamic bank

*"If I were disbelieved in the importance of T&D activities, that would be a proof for the poor T&D staff skills in convincing me, as a top manager of the importance of T&D activities. So, I think T&D staff plays a vital role in gaining more supports and resources for T&D, if they had conviction skills"* commercial bank

- **Particular T&D department or division**

6 top managers (40%), mostly from investment and Islamic banks, in addition to 5 questionnaire participants, emphasised the importance of assigning a particular T&D department or division. According to them, the particular T&D department or division implies that more focus, attention, money, time and people will be allocated for T&D activities. As explored before, in most Jordanian banks T&D is still an activity related to HRM/HR departments, rather than having specific departments or divisions. So, HRM people run all HRM activities, including T&D but, unfortunately, in some banks the number of HRM employees is small, which means many tasks are allocated to a few people, thus, little time and effort is allocated for T&D activities. In addition, as explored before, there is a lack of internal T&D staff, which makes most of the banks ask for external providers' assistance. In this context, one of the questionnaire participants made the following statement,

*"T&D should have a specific division or department that has full authorisations to determine training need for all the management levels in the organisation without exception, because top management level never accept the fact that T&D staff could or should determine their T&D needs."*

On the other hand, one top manager emphasised that the T&D department should play an important strategic role, rather than just being the department which spends money and asks for more. T&D staff should think how to achieve returns from investing on training; therefore, they should convince all the people in the organisation that T&D does work.

- **The need for link T&D activities with reward and punishment system**

8 top managers' (53%) and 3 of the questionnaire participants' further comments highlighted the importance of linking T&D activities with promotion, rewards and punishments systems; particularly, linking attending T&D programmes and/or transferring the new gained T&D skills and knowledge with rewards, promotion and punishment system. In other words, to encourage employees to attend T&D programmes, even if they were in the afternoon, employees should be rewarded; meanwhile, those who do not attend should be punished. Also, in order to encourage employees to transfer newly gained T&D skills and knowledge, the application should be linked with incentive rewards or promotion. By doing so, innovation and change will be increased and employees will compete to be more innovative and creative; they will be more committed to T&D programmes.

*"Employees need to be encouraged to attend T&D programmes thought linking T&D programmes with the promotions..."*

*"T&D should be linked with the employees performance appraisal system and thus, promotion and punishments system. If employees participate in T&D programmes and in their minds that attending these programmes will decide many related things, this will make the whole programmes successful, even if we could not measure this success."*

- **Line managers involvement**

One top manager made an important contribution related to the importance of involving line managers in designing T&D programmes objectives. Thus, T&D objectives would be practical and based on real works' needs and problems. In addition, this would increase line managers' commitments to achieved T&D objectives, which they participated in formulating them. He said,

*"T&D programmes should be the result from line managers' suggestions; therefore, they were being involved, convinced and committed to these T&D programmes ...."*

- **The need for increasing T&D volume and financial resources**

This point has been made by 5 of the questionnaire participants. T&D volume and budgets should be increased in this context, one said;

*“The financial support allocated to the external T&D programmes (outside Jordan) is so limited, so more financial recourses are required to attend and send to those foreign external T&D programmes, which are important to exchange with different culture and experiences, rather than be restricted with our local banking culture.”*

- **The need for more emphasis on TNA process**

4 top managers (27%) from commercial and investment banks stressed the need for more attention and effort to be given to knowing how to determine training needs; this will save money and time and make T&D activities more useful. T&D should be based on the organisations’ real needs; this facilitates the application or transferring process of the gained skills and knowledge into the work place. In this context, some top managers said,

*“I think all start from good TNA, thus, if T&D programmes are built on real work needs this will make T&D more practical, easy to apply and useful to solve the work problems”* commercial bank

*“Training needs should be assessed using scientific methods, based on employees’ performance appraisal records. We need to know how to assess TN accurately, how to nominate our employees and how to choose the trainers”* commercial bank

*“A systematic review for the employees current performance should be done based on their annul performances reports to determines their skills and performances levels. Thus, we know who needs training on what, who had training but it does not make change on his/her performance and why not and who we do not need anymore.”* Islamic bank

- **The need for more on-the-job training**

6 top managers (40%) from all the bank groups stressed the need for more on-the-job training, rather than overemphasised on off-the-job training. They think that on-the-job training saves time and money; also, it makes T&D useful and applicable. In this regard, one top manager quoted;

*“T&D programmes should be designed to be practical programmes, beneficial, profitable and payable programmes, rather than being cosmetics, leisure activities.”* Commercial

- **The need for more foreign western banks in Jordan**

2 top managers believed that, in order to overcome the influence of cultural-social values on the managerial practices, more western foreign banks should operate in the Jordanian bank market.

- **The need to change T&D programmes time**

5 top managers and 3 questionnaire participants from different bank groups emphasised the need for changing T&D programme time. They think that T&D



should be in the morning, rather than in the afternoon, because, in the morning trainees are fresh mind while, in the afternoon, they are tired, exhausted and bored. In this context, one questionnaire participant made the following point;

*“T&D should be in the morning and alternative employees should be available to do the work instead of the trainees”*

Also one top manager said;

*“T&D should be provided in a suitable time and employees need to be vacated and given the opportunities to attend T&D programmes in the morning” commercial bank*

- **Other things**

In addition to these suggestions made by the interviewed top managers, 3 top managers from different bank groups, stressed the importance of linking T&D with the organisations strategies, plan and policies. Also, 2 top managers from Islamic and investment banks emphasised the need for all types of T&D; in other words, the need for training for all management levels, rather than one particular level. T&D should be linked to the organisation's strategies.

## **6.11 Conclusions**

This chapter is based on the assumption that top managers' attitudes, support and commitment to T&D activities are major critical factors required for T&D activity success. For this reason, an attempt has been made to capture a comprehensive picture of the beliefs and opinions of a group of top managers from 15 Jordanian banks concerning understanding their viewpoints about the importance of T&D in their organisation, what they think about T&D, whether or not they were satisfied with T&D, how they consider T&D, what the main obstacles are facing T&D activities in their organisations and what needs to be done or taken into account to tackle these problems and obstacles.

The assessment began with exploring their satisfaction level with current T&D activities in their organisations, which, in turn, led the discussion to the main problems and obstacles that face T&D activities in their organisations. Thus, the decision was made to reveal and present T&D problems and obstacles after revealing top managers' satisfaction with T&D. In these sections it was found that the majority of the interviewed top managers were not satisfied with the current T&D activities in their banks. That is due to many reasons which were explored, importantly, poor TNA and evaluation processes, lack of on-the-job training and dependence mainly on external providers to design and implement T&D programmes, also, for the low motivation of the employees for T&D activities. Therefore, top managers believed

that there were problems with the current T&D approach in terms of being off-the-job training rather than on-the-job training, introduced mainly by external providers, rather than internal staff, poor trainers' qualities, poor qualities T&D centres, inappropriate time for T&D, poor T&D delivery methods, lack of particular T&D department, lack of employees' motivation and commitment to attend T&D programmes. Also, on this matter, some questionnaire participants added further problems related to trainee dissatisfaction and the overload of work they have. Another revealed problem is trainee mobility after T&D programmes, since many employees leave their organisation looking for more promotion and incentives of financial rewards.

In terms of top managers' perceptions towards foreign T&D programmes, packages and/or trainers, half of the interviewed top managers saw no problems with these programmes; they said that they are very important for them because they keep them in touch with the international T&D standards, thus helping them to stay in the market. On the other hand, half of the top managers agreed that, using foreign programmes and packages face many difficulties in terms of cultural clash. They contain some issues which are not appropriate for their culture; they are conducted in the English language, which may cause misunderstanding or poor translation. Top managers declared that there is lack of application for the acquired T&D knowledge and skills in the workplace for many reasons; importantly is that T&D is carried out off-the-job rather than on-the-job, lack of employees enthusiasm or motivation for change and poor TNA.

In order to understand the degree of T&D strategic position it was very important to reemphasise Garavan's (1999) Strategic HRD Model that starts with the TNA process. Top managers agreed that TNA is conducted based on environmental change but still the majority believed that they have poor TNA in terms of TNA techniques; trainees' nomination criteria used to assess employees' needs and many other things. In terms of T&D strategies, plans and policies, there were no clear T&D strategies in all the banks; however, there were formal plan and policies which were integrated with the banks' overall plans and policies. However, T&D managers do not participate in formulating their banks' strategies. Top managers declared that they were committed to, and support, T&D activities; however, the majority agreed that line managers do not facilitate T&D activities in their organisations and they are not

aware of the importance of T&D for the organisations' success. To understand the strategic role of T&D activities, top managers were asked to classify their T&D roles within Lee's (1996) T&D Maturity Model. The majority of them believed that T&D is just playing a reactive role; T&D activities are just piecemeal, planned interventions designed when required to react to the current organisational challenge.

Top managers believed that they have problems with conducting an effective evaluation process when assessing T&D effectiveness. The majority of them declared that the only way to evaluate T&D programmes is the questionnaire, which is usually completed by the trainees and sometimes by trainees and trainers. The evaluation is based on the trainees' comments about T&D programmes, the material, the trainers and their suggestions.

Top managers' perceptions of the importance of T&D for their organisations and its potential impacts on various aspects of organisational performance were explored, as well. In this respect, all managers interviewed acknowledged the vital importance and significance of T&D for their organisational success. There were doubts about the links between T&D and organisational profit and returns on investment. They said that T&D impacts on these things but there is no evidence. However, top managers believed in the positive links between T&D and employee morale, satisfaction, product and service quality, organisational reputations and cost reduction.

Finally, top managers were asked for practical suggestions to improve T&D effectiveness and to tackle most T&D problems and challenges. They suggested that T&D staff need to be more skilled to be able to manage the T&D process, including TNA and the evaluation process; they need to be well-educated and developed in the field of T&D, also be responsible for increasing the awareness of the importance of T&D activities for the organisation's success. Some of the questionnaire participants and some of the top managers stressed the importance of assigning a particular department or division for T&D. The need for linking T&D activities with reward or punishment systems, the need for line managers involvement, the need for more emphasise on TNA process, the need for more on-the-job training, the need to change T&D programmes time and the need to link T&D to the organisation's strategies, plans and policies were all issues which were considered important to improve T&D effectiveness.

The next chapter will provide the discussions for quantitative and qualitative data analyses presented in Chapters 5 and 6.



## **Chapter Seven: Discussion of Overall Quantitative and Qualitative Data and Findings**

### **7.1 Introduction**

Human resource T&D is one of the key drivers for organisational success and superior performance. It is the main approach used by an organisation to maintain and improve the capabilities and skills of its workforce. Trained people are responsible for implementing organisational strategies, conducting day-to-day business activities, running organisational assets represented by technology and satisfying the organisations' customers through providing high quality products and services. Therefore, organisations need to pay more attention to training and developing those people's skills to help them to undertake their current and future duties well. Also, T&D should be seen as an integral part of an organisation investment plan. It should be planned, developed and coordinated closely with the overall business strategies and activities in other departments.

This chapter aims to discuss the findings and results that have emerged from the data analysis presented in Chapters 5 and 6. It links the previous chapters together; also links the theoretical literature with the empirical side of the research. It presents interpretation, triangulation and reflection of the quantitative and qualitative results presented in the previous two chapters; in addition, comparisons with other related studies are made.

### **7.2 Characteristics of the Participating Organisations and the Participants**

- **The participating organisations**

There were four different bank groups participating in this study: commercial banks, investment banks, Islamic banks and foreign banks operating in Jordan, as Table 5.1.1 shows. Thus, almost all of the Jordanian commercial, investment and Islamic banks participated in this study, while just three out of five foreign banks operating in Jordan agreed to participate, since, their organisational regulations do not allow them to give any information about their T&D policies and issues. This full cooperation and participation could be explained by different reasons.

First, the banks appreciated the importance of the study since it is concerned with T&D which they pay more attention to and spend more money on than does any other sector in Jordan. In this context, Al-Rasheed (1996) reports that, as a result of the expansion and competition of the banking industry in Jordan during the period from

the mid 1970s to the mid 1980s, training received more attention especially inside Jordan.

The second reason is that participants believed that the study's questionnaire was outstanding and included much important information they need especially when evaluating T&D programmes. That is obvious from the comments they wrote at the end of the questionnaire or gave directly to the researcher when she collected the completed questionnaires. In addition, as indicated, most of the participants left their home and electronic addresses for the researcher to send the findings of the study once it was completed. The third important reason is that the way by which the questionnaire was presented and distributed plays the key reason for full cooperation with the researcher. As mentioned before, the questionnaire was distributed and collected by the researcher by many visits to each bank's headquarters.

- **Age of the organisations**

It was found, as shown in Tables 5.1.2a and 5.1.2b, that the majority of participants pointed out that their organisation's age was between 16 and 28 years, the average age for all the banks was 26 years. However, commercial banks were the oldest, while Islamic banks were the youngest. Therefore, it was found that there was a significant difference among bank groups in terms of their age, ranking commercial and foreign banks as the oldest bank groups. So, Jordanian bank groups could be ranked in terms of their age as follows: commercial, foreign, investment then Islamic banks.

Therefore, it could be argued that Jordanian banking organisations are still young compared to Europe or American banks. That would be obvious if the important foreign branches operating in Jordan, such as HSBC and Citigroup banks, had participated in this study.

- **Number of employees**

It was found from Tables 5.1.3a and b that the majority of the participants declared that their organisations employed between 103 and 769 employees. According to the AFM Directory (1993), organisation size is classified as follows: small- 50 employees or less; medium-51 to 200 employees; large-201 or more employees. However, it is important to say that the numbers included those employees employed in all of the branches of each bank, rather than the number of employees working in one place. Also, the tables showed that the average number of employees in Jordanian banks

was 808. However, the highest average number of employees was in a commercial bank (1342) which could be justified by the fact that commercial banks represent the majority of the banks in Jordan. In addition, they have many branches throughout Jordan which offer a wide range of services to many different Jordanian customers. On the other hand, investment banks employ fewer employees than the other bank categories; they employed, on average, 213 employees. That is because most of these banks operate just in Amman rather than in many cities of Jordan; in addition, they offer their services to particular customers. Therefore, it was found that there was a significant difference among bank groups in terms of their employees' number, ranking commercial and Islamic groups at the first and second bank groups that employed people in Jordan. So the bank groups could be ranked in terms of their employees' number as follows: commercial, Islamic, foreign then investment banks.

The questions that have emerged from the above findings are: Are the current employee numbers enough, since each bank has many branches throughout Jordan? (To see how many branches for each bank see Appendix B). Are those employees able to conduct or accomplish all the delegated work? How many tasks or duties should be delegated to each employee? How many training programmes could each employee attend annually? Some answers are provided in the next sections; however, some could be the focus of future work.

- **The participants' job titles and management levels**

Exploring the current characteristics of the people who were in charge of T&D activities in Jordanian banks was an important requirement for achieving the first research objective that helps in answering the first research question. Table 5.1.4 shows that the job titles of the study participants, as explained in the methodology chapter, were T&D and HR/HRM managers, since they are the people who know more about T&D; they are responsible for running T&D activities and they possess the required information about T&D.

It has been argued that the management level of the people who are in charge of T&D provision is a mirror of the importance of that provision within the organisations. In Jordanian banks, as shown in Tables 5.1.5a and 5.1.5b, the majority of the participants classified their job status as the middle management; however, three participants from foreign and commercial banks considered themselves in the top management level



while seven classified their job status as lower management. Therefore, it could be said that the people who were in charge of T&D in Jordanian banks were at a high management level, which is important in order to have access to their organisation's strategic objectives and, thus, they are expected to play an important role in their organisations as creative innovative consultants and specialists.

However, it was found that there was a significant difference among bank groups, in terms of the participants' jobs status, ranking the job status for the participants in the foreign and commercial banks in the first and second levels, which means that the people responsible for T&D in the foreign and commercial banks were in the higher management levels compared with investment and Islamic banks.

The questions that have emerged from these findings are: Based on the fact that the people who were in charge of T&D in Jordanian banks were in a high management level, do those people participate actively in formulating and shaping their organisations' corporate strategies? Are they really consultants? These answers will be provided in the sections of T&D strategic position and role in Jordanian banks.

- **The participants' work experience in the field of T&D**

The total work experience of the majority of T&D and HRM managers was between 9 and 24 years, as shown in Tables 5.1.6a and 5.1.6b. Just two participants had between 33 and 40 years. The highest average work experience were in commercial and foreign banks, which were respectively, 20 and 22. Therefore, it was found that there was a significant difference among bank groups in terms of their participants' total work experience, placing foreign and commercial groups in the first and second levels, indicating that people who were in charge of T&D in the foreign and commercial banks had more work experience. So the bank groups could be categorised in terms of the participants' work experience as follows: foreign, commercial, investment then Islamic banks.

It could be argued that the people who were in charge of T&D in Jordanian banks had quite long work experience, in general. Nevertheless, the question is whether or not they had those experiences in the field of T&D. Tables 5.1.7a and 5.1.7b revealed that the majority of the participants had between one and seven years work experience in the field of T&D. The average work experience in the field of T&D was 8 years. That is to say, almost half of the participants lack experience as T&D specialist managers (experts).

Therefore, it could be argued that, in general, the people who were in charge of T&D in Jordanian banks lacked practical experience in the field of T&D, which might question their abilities to manage and conduct T&D activities. However, among bank groups it was found that there was a significant difference in terms of their participants' work experience in the field of T&D, indicating that the people who were in charge of T&D in commercial and Islamic banks were more experienced in the field of T&D than those in investment and foreign banks.

This finding was also supported by the findings of the top managers' opinions about T&D personnel in their banks. It was found in Chapter 6 that most of the top managers declared that their banks lacked well-qualified, experienced T&D people who need to be specialized and know how to conduct effective T&D programmes. This is, according to them, one reason for the poor TNA and evaluation processes and, also, the reason for asking external providers to conduct T&D programmes for them.

These findings, relating to the lack of well-experienced, qualified T&D professionals, are also supported by the findings of many other Arab researchers and authors. Al-Faleh (1987), Atiyyah (1993), Al-Tayeb (1986) and Durra (1991) found that the lack of well-qualified, experienced managerial professionals has affected development projects and activities negatively, which are critical factors of development in these countries. Durra (1991), for example, conducted a study of the assessment training needs in the context of administrative reform in the Jordanian public sector and found that 65% of his study participants had only 5 years or less in the field of T&D and, of these, 31% had only one year of experience in T&D.

- **The participants' age, education levels and gender**

The majority of people who were in charge of T&D in Jordanian banks, as shown in Tables 5.1.8a and 5.1.8b, were aged between 34 and 49 years. The average age of the T&D and HRM managers was 46 years. Also, it was found that there was a significant difference among bank groups in terms of the participants' ages indicating that the people who were in charge of T&D in the foreign and commercial banks were older than the people who were in charge of T&D in the investment and Islamic banks.

Regarding participants' education level, it was found, based on Tables 5.1.9a and 5.1.9b, that the majority of Jordanian T&D and HR managers possessed bachelor's degrees; interestingly, six participants had masters' degrees, mostly employed in the commercial and investment banks, and two participants possessed PhD degrees and were employed in the commercial banks. Therefore, it could be argued that T&D and HRM managers in Jordanian banks are well-educated people. Although T&D and HRM managers in the commercial banks seemed to be more educated, because there were four participants said they had master degrees and two said they had PhD degrees, statistically, there was no significant difference among bank groups in terms of T&D and HRM managers' education levels. So, all the participants in all the bank groups were well educated.

It could be said that educational level is one of the most important requirements to work in Jordanian banks. Every year, Jordanian banks, especially the commercial banks, ask Jordanian universities for excellent graduates from business schools. That indicates that they care about the quality of knowledge their employees have. Some banks depend heavily on the primary employees' university education in determining what, and how, many training programmes they should attend. In supporting this finding, Al-Faleh (1987) pointed out that the possession of a bachelor's degree is becoming the minimum academic qualification for appointment to senior posts, particularly in large Jordanian organisations.

Therefore, T&D people in Jordanian banks were generally, well educated, but they lacked experience in the T&D field. They might be educated, but the important thing they need to be educated in is how to conduct and manage effective T&D activities and programmes. It was found, from the researcher's personal visits to the T&D people during the fieldwork, that most T&D people were educated in different business fields, including accounting, operation and economic studies, and one of them held a degree in engineering.

With regard to the gender of the participants, it was found that the majority of the participants were male; however, there were thirteen female who were employed more in commercial, foreign and investment banks groups than in Islamic banks. However, statistically, it was found that there was no significant difference among bank groups in terms of the proportion of male and female participants. That could be



explained by many reasons; first, banking organisations are more attractive to females in Jordan due to the good salaries and good working conditions compared with other sectors. Second, the Jordanian government put much effort into emphasizing the role of women in society.

This percentage of women participating in T&D management is quite good compared with other Arab countries. For example, Albahussain (2000), in his survey, found that all the people who were in charge of T&D (100%) in the surveyed medium and large Saudi organisations were male. In the developing countries, including Jordan, a woman working is still an issue, which is rather controversial. Some do not accept women to be part of the workforce; women are just for housekeepers or cleaners, unfortunately. This is part of the culture there: How do they look at women? How do they consider the role they should play in life? Atiyyah (1993) classifies the style of Arab managers' in two types: traditional and modern. The traditional style is characterized by the refusal to employ females. Moreover, Al-Rasheed (1996) argues that the distribution of female managers according to the type of the bank indicates that the ratio of Jordanian female managers in Anglo-American banks in Jordan was more than twice the ratio in Jordanian Arab banks in Jordan. For him, this reflects the differences in the managerial philosophies toward women's working role. However, it is fair to mention, as a Jordanian woman, that, in Jordan, the women's situation is very good compared with many other Arab countries.

### **7.3 Findings Related to the Current T&D Practices in Jordanian Banks**

Al-Faleh (1987) and Durra (1991) argue that, in Jordan, there has been frequent debate on the value of increasing the country's development. There are those who believe that T&D leads to no substantial improvement in management performance, while others believe that the problems do not lie in the concept of T&D itself, but rather with the training methods, materials and teaching approaches being used. T&D management and the other managerial behaviour have been influenced largely by socio-cultural factors resulting from Arab culture and Islamic rules and principles, which, unfortunately, mostly impact negatively on managerial practices, including T&D. Therefore, the first question and aim of this study was to explore the current T&D management practices in Jordanian banking organisations in terms of how the TNA processed is conducted, the implementation issues, T&D delivery methods often used and how the evaluation process is conducted.

### **7.3.1 Findings Relating to the TNA Process**

The review of T&D literature in Chapter 3 shows that a systematic approach to T&D should begin with TNA. TNA is considered the critical stage by which T&D needs are identified. In this regard, Bee and Bee (1994) assert that assessing training needs plays a very important role in identifying individuals who need to be trained, designing the programme that relates to the needs of both individuals and the organisation, allocating the required time, determining the programme objectives and the required skills and determining the required resources for implementing the programme. TNA should be based on analysing organisational tasks or jobs and personal needs, not just one source of analysis. T&D should be based on the organisation, jobs and individuals' real needs.

In order to understand the whole picture of the TNA process in Jordanian banking organisations, participants were asked different important questions regarding the regularity of conducting the TNA process, TNA methods or techniques, indicators to assess training needs and when employees received T&D. Also, top managers were asked about the TNA process in their organisations. They talked about TNA when answering each question during the interviews. As shown in Chapter 6, one of the obvious reasons for the majority of the interviewed top managers' dissatisfaction with T&D activities was the poor TNA process and poor employees' nomination criteria. Is there any problem with TNA? How are employees nominated? All will be discussed in the following sections.

#### **7.3.1.1 Regularity of Conducting TNA**

The questionnaire's participants were asked whether they conducted formal TNA in their organisation and, if so, how often do their organisations conduct TNA. Their answers, as they appeared in Tables 5.2.1a and 5.2.1b, revealed that over half of the participants declared that their organisations conduct TNA on a regular basis. Interestingly, no participant chose, 'never'. However, it was found that there was a significant difference among Jordanian bank groups in terms of whether they conduct TNA, ranking commercial banks as the first group, conducting TNA always.

But, when participants were asked how often they conducted TNA, as shown in Tables 5.2.3a and 5.2.3b, the majority answered that they conduct TNA annually and there was no statistical significance difference between the banks in terms of the

frequencies of conducting TNA. This is to say, Jordanian banking organisations conduct TNA on a regular basis every year. According to Nadler (1990), training needs should not only be assessed in the first step, since T&D process is affected by a variety of environmental factors that could affect the whole T&D outcomes and results. Thus, training needs should be assessed in different stages and should be flexible enough to take any urgent T&D needs into account.

This finding is consistent with other researchers' findings. For example, Al-Athari (2000) found that 73% of the surveyed Kuwaiti private and public organisations conducted TNA on a regular basis, while 13% did not conduct it at all. Moreover, Al-Ali (1999) found that 52% of the Kuwaiti public organisations conducted TNA on a regular basis, while 32% of the private/joint venture organisations occasionally conducted TNA. However, Albahussain (2000) found that just 29% of the medium sized Saudi organisations and 42% of the large Saudi surveyed organisations conduct TNA on a regular basis; the majority of these organisations conducted TNA occasionally. But conducting TNA on a regular basis does not always reflect the effectiveness of conducting effective TNA process. In addition, training needs should not be assessed once a year, they should be assessed at a variety of times depending on the organisation's needs and conditions.

#### **7.3.1.2 The Used TNA Methods or Techniques**

The most commonly used TNA technique in banking organisations, as shown in Tables 5.2.2a and 5.2.2b, was the questionnaire, followed by interviewing employees' direct managers or supervisors, then direct observation. Some of the participants said they use job description and appraisal performance information. However, determination through a specialist training committee was the least used or ignored TNA technique.

It is important to say that, although all the bank groups shared some of TNA techniques, it is fair to indicate that TNA techniques seem to be slightly different in some groups. Table 5.2.2b showed that, in commercial banks, in addition to the questionnaire and the group discussion with the managers, face-to-face interviews with employees and job descriptions were also TNA methods used regularly. While, in the foreign banks, there were only two TNA methods: interviews with employees' direct managers and the direct observation. In the investment banks, direct



observation and performance appraisal reports were also TNA methods in addition to the questionnaire and group interviews with managers. Moreover, in the Islamic banks all the participants declared that they mostly use performance records, direct observation, job description on a regular base and half of the participants said that TNA is determined through a specialist training committee.

Therefore, it could be said that TNA methods in Islamic banks were the best since they included performance appraisal reports, job description and, sometimes training needs determined through a specialist training committee, followed by commercial banks, since they interview employees face-to-face and use job description. So, employees are contacted or asked about their training needs face-to-face.

In this context, Albahussain (2000) found that direct observation was the most popular TNA used in surveyed Saudi organisations, followed by formal performance appraisal reports, while the questionnaire was the least used method, followed by the personal interview and the specialist training committee. Al-Athari (2000) found that direct observation of work followed by examination of performance were the most important TNA techniques in Kuwaiti public and private organisations.

Generally, it could be said that the most used TNA methods in Jordanian banks were questionnaires, interviewing with employees' managers and direct observation, whilst the least used TNA methods were determination through specialist T&D committee, job description and performance records, which indicates that employees were not directly contacted or asked about their real needs. However, commercial and Islamic banks make use of performance appraisal information and job description as TNA techniques in addition to the other mentioned TNA. Therefore, the process of TNA could be described as subjective. It depends on what managers or supervisors think that employees need. Even the questionnaires that are supposed to be filled in by employees are submitted to the employees' supervisors to make the decision about the employees' needs, based on their observation. Sometimes, direct managers discuss employees' needs with them; however, mostly they do not, thus it is direct managers who decide whether or not employees need training. As a result, trainees are nominated not because they need T&D but because their direct managers want that.

In supporting this finding, top managers, as shown in Chapter 6, were disappointed with the TNA process and believed that poor TNA was one of most obvious T&D challenges and problems. They criticized the way by which employees' needs were assessed and the ways by which employees were nominated to attend T&D programmes. Top managers criticized TNA techniques represented by the questionnaire which is distributed to all employees to decide what they think they do or do not need and whether or not they want to attend T&D programmes. Sometimes, they depend mostly on the employees' direct managers' view points about employees' training needs and, usually they do not understand what employees need. Top managers believed that these methods were highly subjective in determining employees' real training needs. However, five of the commercial bank top managers declared that, when assessing employees' training needs, they depend on the annual performance reports, while three of them said they had specialist T&D committees for determining employees' training needs.

The most important fact that was explored in this study is that the trainees' nomination process in Jordanian banks is subject to the supervisors' or direct managers' viewpoints and other personnel considerations about the employees. Training needs are usually based on the supervisors' or managers' preferences for some employees because they are relatives or friends, especially when the training programmes are to be outside Jordan; they consider it as vacation time to be granted for particular relatives or friends. Sometimes, direct managers depend on some hardworking employees to keep the work going well, so nominating those hardworking employees during the work time means a miserable work situation.

Another important new explored fact in this study is that training needs were not assessed for all the people in the organisations, particularly those at top management levels. TNA does not include all the management levels, it includes just low and middle management levels. The qualitative data from the questionnaire showed that T&D people do not have the authority to assess top managers' needs; instead, they (top managers) assess their training needs and they nominate themselves to attend any T&D programmes they like, especially if those programmes are conducted outside Jordan. In this context also, Sarri et al's (1988) survey results indicated that top managers nominate themselves in the majority of the surveyed companies to attend training and education programmes.

#### **7.3.1.3 TNA Indicators**

The most common TNA indicators for Jordanian banks in general, as shown in Table 5.2.4a, were the introduction of new work tools, lack of employees' knowledge and lack of employees' skills, customer dissatisfaction and poor quality services, while low profitability, high absenteeism and high turnover were considered the indicators that were taken into account to a small and a very small extent. Therefore, it could be argued, based on Table 5.2.4b, that in all bank groups poor performance, low profitability, high turnover, high absenteeism and low employee morale were least used TNA indicators. This implies that these organisations have not yet considered or recognised the importance role of T&D on their organisational performance.

This finding contrasts, to some extent, in terms of emphasis on poor performance indicator, with Al-Athari (2000), who found that poor performance (92%), lack of skills (91%) and introduction of new work tools (90%) were the most stressed TNA indicators in Kuwaiti public and private organisations, while low employee morale (7%), high absenteeism (4%), high turnover (2%) and employees transfer to other divisions (1%) were the lowest used TNA indicators. The findings of this question reflects the real view about T&D and its impact on the organisation's performance where poor or bad performance is not an indicator for assessing training needs; this means that, when improving an organisation's performance, there is nothing to do with T&D.

#### **7.3.1.4 Circumstances Under which T&D is Provided**

In view of the importance of T&D for the success of the organisation and the often considerable resources in its planning and implementation, one question that required exploration was the conditions under which T&D was provided for Jordanian bank employees. The answers to this question give an indication about TNA; when employees are given T&D and, thus, when their training needs are assessed. Table 5.2.5a showed that the conditions under which T&D is provided in Jordanian banks were when employees need training on new working methods or techniques, when employees are newly recruited, when employees are upgraded, when the departments request training and when employees request it. Just 45% of the participants declared that they provide T&D for their employees when performance appraisals were made.



However, among bank groups, the conditions for providing T&D could be varied. Table 5.2.5b showed that, in commercial banks, in addition to the above mentioned conditions, T&D is regularly provided when performance appraisal shows a need for training and when employees request T&D. In the foreign banks T&D is regularly provided when performance appraisals show a need for T&D. In the investment banks T&D is also provided when departments request training and when employees request T&D. Finally, in the Islamic banks T&D is provided after appraising employees' performance and when employees or departments request training.

These findings seem to be consistent with Albahussain (2000), who found that the first condition was when departments request training, followed by the conditions when employees are newly recruited and when new working methods are introduced. Last of all, the conditions were when employees are upgraded to fill a new position and when employees request training, while 13% and 40% of the large and medium sized organisations, respectively, admitted that they never, or almost never, implemented T&D after performance appraisal assessment. However, 54% and 28% of the large and medium large organisations, respectively, admitted that they regularly provide T&D after performance appraisal assessment.

Therefore, it could be generally argued that TNA is conducted on a regular basis in Jordanian banking originations, based on questionnaires, employees' direct managers viewpoints of the employees' needs and direct observation of the employees' training needs, while, in fact, it is supposed to be based on performance appraisal records and job descriptions in addition to the questionnaires and direct observation. Although commercial and Islamic banks make use of performance appraisal reports and job description there is overemphasis on the subjective TNA methods.

The literature showed that, when assessing training needs, individual, job and organisational needs should all be considered. These assessments are basically about where training is required (organisational analysis), who needs training and what kind of training (personal or individual analysis), which job or task needs training (job analysis). Job analysis is about collecting, recording, tabulating and analysing duties and tasks and identifying employees' competencies required in order to perform their jobs, identifying job performance standards, knowledge, skills and abilities essential to perform these tasks. In Jordanian banks TNA is conducted based just on who will

attend T&D programmes (individual analysis). That is because most T&D programmes are external programmes which are designed and managed by external providers away from the specific requirements of the organisation. Training needs are assessed based on employees' direct managers viewpoints or preferences for particular employees and/or employees' enthusiasm to attend T&D programmes rather than based on real organisational needs.

For T&D to be effective, TNA should be conducted at a variety of times, should be flexible to include any urgent needs, TNA decisions should be based on systematic ways for assessing the training needs of the employees and the organisation rather than on subjective individual viewpoints of the employees' direct managers about their employees' real needs.

In Jordanian banks T&D is provided when employees need training on new work methods or when they are newly recruited or upgraded and when departments or employees request training, but less when performance appraisal show a need for training. Thus, the introduction of new work methods and lack of employees' knowledge and skills were the main indicators for assessing training employees' needs, rather than poor performance indicators. Moreover, it was found that the TNA process in most Jordanian banks was subject to personal relationships and interests, which often determine who is selected for training and who is not. Employee nomination criteria were unsystematic, mostly based on direct or department managers' preference or non-preference for particular employees.

These findings seem to be consistent with those relating to Arab TNA practices reviewed mainly in Chapter 2. For instance, Abdalla and Al-Homoud (1995) found that there are no specific or systematic practices or procedures for determining training and educational needs. They also found that about 69% of private and joint-venture Kuwaiti organisations had no systematic practices for TNA. Also, many Arab researchers have argued that the lack of job description, clear performance appraisal and the approach used for assessing the development needs of employees are impressionistic and generalised, rather than systematic. Arab organisations rely on different sources to obtain the information required to determine training needs, mainly on supervisors and trainees themselves (self-assessment), but less on task or job requirements, description and manpower planning. In this context, also, Agnaia

(1996) found that few employees are selected on the basis of greatest need; bureaucratic policies and patronage play more important roles.

### **7.3.2 Findings Related to T&D Methods and Delivery Approaches**

#### **7.3.2.1 T&D Approaches in Jordanian Banks**

It is very important for organisations to think about where T&D programmes should be conducted: within the organisations in-house training; outside the organisations; off-site external training. It is important, also, to decide whether it will be in the organisations, either on-the-job or off the job training, or relying on specific training institutions (external providers). Tables 5.2.6a and 5.2.6b showed that on-the-job training, off-the-job training and external training were all used by Jordanian banks. Thus, it could be argued that Jordanian banks make use of all T&D approaches; however, they tend to use external training outside the banks more than providing on-the-job training. It was found that there was no significant difference among bank groups in terms of using the three T&D approaches, all make use all of them at some points.

In this context, Al-Faleh (1987) points out that there are four main methods which have often been used in the Jordanian organisations: on-the-job training; in-company training; external training within the local institutions; overseas training. This finding is also consistent with Al-Athari (2000), who found that classroom training (off-the-job training) was the most important training approach in Kuwaiti organisations, representing 66% and 60% of the government and private organisations, respectively. However, Albahussain (2000) found that on-the-job training was the most frequently used approach of training, while, off-the-job training was sometimes resorted to but that in general, it was a rare event.

Moreover, participants were asked whether or not their organisations acquire assistance from external providers. Almost all of them said 'yes', while two participants were mainly from Islamic banks said 'no', they do not acquire assistance from external providers, because sometimes they have their special requirements which external providers cannot meet.

So, the significant explored fact was that Jordanian banks tend to depend on the external training approach. The main reason for requiring assistances from external



providers, or for the over dependency on the external training programmes, was, according to the questionnaire participants, the cost; external T&D programmes, particularly provided by 'The Institute of Banking Studies', are always cheaper than conducting in-house T&D programmes. Thus, Jordanian banks compare the cost of providing T&D inside or sending employees outside and they always find that sending employees outside is the cheapest alternative, which indicates that T&D is considered as a cost in most of Jordanian banks; costs that need to be minimised or avoided whenever possible.

Other mentioned reasons by the top managers and by the questionnaire participants were: lack of professionals internal T&D staff; lack of well-equipped T&D rooms inside most of the banks; external T&D programmes conducted by qualified professional academics with well-known reputations; opportunities for trainees to mix with other people from other banks so that ideas and experiences can be exchanged; being in touch with new trends in the banking market; the number of trainees to be trained, if the number is small it is not reasonable to design inside T&D programmes for those small numbers; external T&D programmes are considered as opportunities to take the employees out from the work routine so it is considered as a kind of leisure time. Another mentioned reason was when the T&D subject is a new trend, which requires external professional trainers to teach. Finally, and importantly, one reason which was mentioned by the study participants in both questionnaire and interviews is the timing of external programmes, since external training centres provide their T&D programmes in the afternoon which is better for the banks since Jordanian banks prefer not to provide training in the morning, during work time.

Although top managers expressed their disagreement or disappointment with the time allocated for T&D, the fact remains that Jordanian banks prefer not to provide training in the morning during the work time; instead, training in most banks is conducted in the afternoon, after work, which also indicates, to some extent, that T&D is viewed as a waste of work time. It is interesting to note that most of the interviewed top managers understand the need for conducting T&D in the morning but they justify sending employees to T&D in the afternoon by arguing that employees should finish their work first, while some blame the line managers for this.

In his study, Wilkins (2001) believes that, although Arabs like to converse and share their ideas, they are usually wary of exposing their weaknesses and, as a consequence, some individuals may feel threatened by the group and, therefore, need encouragement to participate fully in class activities. Arab students often participate in lessons more effectively when they are separated from their normal work colleagues. The majority of candidates are prepared to share their experiences with strangers from other organisations and they are keen to learn about practice in other organisations.

#### **7.3.2.2 Assistance Required from External Providers**

It is important to understand to what extent do Jordanian banks depend on external T&D providers in conducting and managing their T&D programmes, also to find out whether or not these banks participate in managing T&D programmes. Tables 5.2.8a and 5.2.8b showed that, when Jordanian banks require assistance from external providers, they depend heavily on those external providers to run or manage T&D programmes, including designing, implementing and evaluating the outcomes of these programmes.

However, among bank groups, Table 5.2.8b showed that commercial banks regularly ask external providers to provide them with specialists and to conduct T&D programmes. However, 39% said they had never asked external providers to evaluate their T&D programmes and half of the participants declared that they sometime ask external providers to design new special T&D programmes, while foreign and investment banks depend heavily on the external providers in designing T&D programmes, providing them with specialists and on evaluating T&D programmes. In the Islamic banks, the participants were split with regard to the requested assistance from external providers; half said they rarely ask for such assistances, whereas the other half said they mostly ask for these assistances.

It is important to indicate that these external programmes are provided within competitive prices for the banks, attended by employees from all the banks without making any distinction between the banks' requirements or activities. This indicates that the contents of these programmes are mostly not appropriate for the organisations' specific requirements. In this context, Al-Hadad (1996) argues that, in Arab organisations, most training programmes are described as the most widely used

approach because they are applied by several organisations without distinction. Moreover, leaving the evaluation stage to external providers is not a logical way to conduct the evaluation process effectively. Also, it might question the credibility of the evaluation outcomes because the T&D objectives and plan were set by the external providers alone. So, leaving T&D providers to manage the T&D programme indicates that Jordanian banks assess their employee training needs in the absence of the organisations' specific needs.

This finding is consistent with Al-Ali (1999), who found that 73% of the Kuwaiti surveyed organisations claimed that they ask external providers to supply them with specialists, 70% asked external providers to implement T&D programmes and 57% sometimes asked for making the change to external T&D.

Furthermore, as shown in Chapter 6, top managers also indicated that Jordanian banks depend on external providers in designing, implementing, conducting and evaluating T&D programmes, while the role of the banks was just to study the offers they got from those external providers and to determine who will attend these programmes. The justifications they gave for the over dependency on the external providers to manage T&D programmes were: they trust those providers; those providers are professionals with well-known reputations thus they know better about T&D issues; the lack of T&D professionals in the banks. However, top managers criticized the ways by which T&D staff study offers from the external training centres, since they were mainly concerned with the location of T&D programmes, what the refreshments will be, but not with the content of the T&D programmes.

Therefore, it could be said that the fact that Jordanian banks depend on external providers to manage T&D programmes may raise the question whether these external T&D programmes are suitable for the banks' real needs, whether they are appropriate and based on their real T&D need, or just T&D programmes for appearance sake. Such questions could be the focus of more future work.

In Chapter 6 it was found that one of the most important reasons for top managers' dissatisfaction with their T&D was the lack of on-the-job training and for some top managers relying mainly on the external T&D programmes. According to the interviewed top managers, this approach was sometimes inappropriate for the banks'



real needs. In supporting their viewpoints about the inappropriateness of external T&D programmes for the banks real needs, Al-Faleh (1987) argues that the problem is that local training institutions and universities which provide external training for Jordanian organisations have been evolving independently and have used concepts and approaches different from those that are commonly used in company programmes. Thus, off-the-job training has not been harmonised with on-the-job training. Trainees do not apply what they learn on these programmes when they go back to their jobs. The theories and concepts used are not applicable in the work situations; so, external training programmes are mostly viewed as a waste of resources. Also, according to Cushway (1994: p.122), external T&D programmes may not be readily transferred to the specific organisation's culture. *"That is all very well in theory, but it will not work here"*.

Regarding the qualities of the external T&D institutions and trainers, it was found that most of the top managers believed that there are many external T&D centres in Jordan; however, most of them provide bad quality T&D programmes. There was agreement regarding the quality of the Jordanian trainers. However, some of the top managers stated and believed that they were not qualified enough to be trainers; they were good as lecturers, not trainers.

### **7.3.2.3 Offering In-House Training**

In order to understand the whole picture about the T&D approach, participants were asked whether their banks offer their own in-house T&D programmes. It was found that the majority of the participants declared that their organisations offer in-house training, while some participants, mostly from investment and foreign banks, said that they do not offer in-house training. Almost all the participants in Islamic and commercial banks said that their organisations offer in-house training. So, as the results revealed, commercial and Islamic banks offer more in-house T&D than do investment and foreign banks.

Moreover, Tables 5.2.9c and 5.2.9d showed that 24%, mainly from commercial, investment and foreign banks believed that the percentage of their in-house T&D programmes represented between 59% and 67% of their T&D activities. 16%, mainly from commercial banks, thought that in-house T&D programmes represented between 77% and 94%, while 34% did not answer this question. The Kruskal Wallis

H test showed that there was a significant difference among bank groups in terms of the percentage of their in-house T&D, placing commercial and Islamic bank groups in the first and second level offering in-house T&D programmes. In this context Islamic top managers declared that their banks have special unique requirements that cannot be met by external programmes. However, it is important to indicate that, although most of the commercial banks and all of the Islamic banks offer in-house training, they still prefer send their employees to some external T&D programmes.

It is fair to say that some commercial banks have excellent T&D departments that offer T&D services to many other organisations in Jordan, but the issues are still about the methods used to deliver T&D programmes; Are they tending to use off-the-job training methods or on-the-job training methods? What that implies is the subject of the next section. In line with this result, Saari et al's (1988) survey results indicate that financial companies are more likely to have company-specific T&D programmes (92%) compared with other industries (68%). However, participants' answers were highly subjected to their personal belief and judgment, so they were not based on objective viewpoints.

The literature showed that there are many reasons for developing in-house T&D programmes, such as: if the organisation's requirements continue for a long period of time; if the organisation has unique requirements that could not be met by external programmes; if the organisation needs to develop some unique and specific skills which must not be imitated by its competitors who might use the same external training sources.

From these findings it could be said that Jordanian banks offer in-house training, but the issue is still not just about conducting in-house training programmes, instead it is about whether training was off-the-job or on-the-job. Already it was found, in section 7.3.2.1, that the majority of the participants said that they regularly use off-the-job training; however, 58%, mainly from commercial banks, declared that they use on-the-job training as well.

#### 7.3.2.4 T&D Methods or Techniques

Acton and Golden (2003) emphasise that organisations need to be careful when deciding T&D methods because what may be appropriate for one organisation, employee, or T&D programme may not be for another. Although there are many new, modern T&D methods based on computing technology, the literature emphasizes that most of the effective training methods are not new; instead, they are based on the application of old-fashioned training methods. Generally, these methods are divided into on-the-job training methods and off-the-job training methods. The choice depends first on the T&D approach: whether it is in-house (internal) training or provided outside the organisations (external). Also, it depends on the objectives to be achieved, the nature of the presented materials, the number of trainees, their backgrounds, abilities, training needs, job positions, learning preferred styles, the available equipments and the time allocated to T&D programmes. However, in fact, the literature showed a preference to make more use of on-the-job training if the organisation aims to benefit much from T&D. In this context, Motwani et al. (1994) contend that the reason behind US economic growth and productivity refers to learning in school and learning on the job.

On-the-job training methods, as the name indicates, are conducted on the job or task and are more associated with, or related to, the internal training programmes. On-the-job training methods are more practical: job rotation, demonstration and coaching, while off-the-job training methods are conducted away from the job (also called classroom-learning methods): lectures, case studies and seminars.

Table 5.2.10a showed that the lecture was the most frequent and commonly used T&D method by Jordanian banks when they train inside their banks. Other commonly used training methods were group work, case studies, seminars, coaching and demonstration, while the least used methods were games, individual projects, role-playing, interactive video, computer-based training and job rotation. There was no difference among bank groups in terms the used T&D methods. This finding contradicts, to some extent, Albahussain (2000), who found that, among all T&D methods, demonstration was the most used one in his survey of Saudi organisations, followed by case study, group discussion and lecture, while computer based training, games, interactive video, seminar and individual project were lesser used methods.



Moreover, participants were asked about T&D techniques used by external providers. Table 5.2.10b showed that T&D techniques used by external providers were lectures, seminars, group work and case studies. That is due to the nature of training approach off-the-job external T&D, while job rotation, demonstration and coaching were never or rarely used. This finding is consistent with Albahussain (2000) who found that the seminar/conference was the preferred T&D method used by external providers, followed by the lecture. On this matter, Atiyyah (1993) argues that most training methods used by many Arab countries are conventional and do not involve the trainees in the learning process. Durra (1988) argues that little attention is given to pictures, figures, tables and audio-visual technologies in any training programme.

Read and Kleiner (1996) found that the most commonly used training methods across non-industry specific USA companies were videotapes, lectures, role playing, games, case studies, computer-based training, audio tapes and films. Moreover, in a survey carried out by 450 respondents, Mathews et al. (2001) studied the incidence of training delivery methods across non-industry specific organisations in UK, Portugal and Finland and found that the most commonly used training methods tended to be traditional, with little evidence of more hi-tech methods. These traditional methods included: external short programmes; internal lectures and seminars; issuing of training manuals and materials to be self-taught; short demonstration; the delegation of training responsibilities to training consultants. Impersonal methods, such as training videos and Internet or computer-based training were viewed across the UK, Finland and Portugal as poor methods. In contrast, highly personal methods, such as lectures and seminar, were viewed as the most effective and highly regarded methods.

Therefore, classroom (off-the-job) methods were the dominant T&D methods used in Jordanian banks. That implies many things: firstly, that T&D in Jordanian banks seems to be educational, memory development, cognitive learning (chalk and talk and problems solving approaches), learning is directed in classrooms, rather than being training or learning by doing things. This argument is supported by the findings revealed from the interviews; at the end of each T&D programme trainees gained certificates and some top managers believed that the employees attend T&D just to get more certificates to be added to their CV. Moreover, some top managers, when they criticized external trainers, said that Jordanian trainers are good as lecturers but not as trainers.

In Chapter 3, it is shown that the Manpower Services Commission (1981) distinguished between training and education; training is a kind of learning by doing, while education is learning without doing. In education, people learn something but it is not necessary that they apply or transfer what they learn, while, in training, people do, will, or are supposed to, apply or transfer what they learn in their workplace, not just keep it in their minds. Practically, there is a difference when you know about something and when you are able and/or willing to do that thing. Moreover, education often takes place in classrooms and involves transferring knowledge through using formal methods, such as lectures and directed discussion. Participants gain new information but the acquisition of new skills and knowledge designed to enhance profitability is not the intended outcome. Therefore, it could be argued that training in Jordanian banks is education.

### **6.3.3 Findings Related to Evaluation and the Follow up Stage**

The evaluation stage is the most critical one in the training process cycle; it reflects the ways by which the effectiveness of T&D programmes will be judged or assessed. It indicates the overall effectiveness of training in achieving its objectives; this information could help in improving future T&D programmes. Therefore, it is unsurprising that many authors (Krikpatrick, 1979; Taylor, 1996; Burrow and Berardinelli, 2003; Bees, 1994; Kearns and Miller, 1996; Hale, 2003; Russ and Preskill, 2001; Redshaw, 2000; Lee, 1996; Harrison, 1997; Garavan, 1991; and MaCracken and Wallace, 2000) consider evaluation as an integral part of any systematic T&D process. According to Kearns and Miller (1996), the evaluation stage aims to build credibility and a solid foundation for T&D decisions, provides a basis for increasing return on investment (ROI), categorises training by the type of return from investment in training, helps to link T&D with strategic and operational business objectives and ensures all management level commitment and full support, particularly top management level and line managers' commitment to T&D.

In order to understand how this stage is considered and conducted in Jordanian banks, questionnaire respondents were asked about the level of importance of the evaluation process in their organisations, the regularity of conducting evaluation, the evaluation methods and techniques used in their organisations, the evaluation model and levels of outcomes they depend on when evaluating T&D programmes and they were asked about the challenges and difficulties that face T&D evaluation in their banks. Also,

top managers were asked about the evaluation stage in many contexts during the interviews.

#### **7.3.3.1 The Importance and Frequency of the Evaluation Process**

Tables 5.2.11 a and 5.2.11b showed that all the participants considered T&D evaluation as an important stage; interestingly, the majority of the participants in commercial and investment banks considered it as a very important process. Therefore, it could be argued that all of the participating banks believed in the importance of T&D evaluation as an important stage. It was found that there was no significant difference among bank groups in terms of whether they view training evaluation as an important stage; all considered it as an important stage. This finding is consistent with Al-Athari's (2000) findings that 100% of the Kuwaiti government organisations and 95% of the private Kuwaiti organisations believed in the importance of T&D evaluation.

In order to support the previous finding, the respondents were also asked about the regularity or frequency of conducting evaluation for their T&D programmes. Unsurprisingly, Tables 5.2.12a and 5.2.12b showed that the majority of Jordanian banks conducted T&D evaluation on a regular basis. Although two participants from foreign banks said that they rarely conduct T&D evaluation, statistically there was no significant difference among bank groups in terms of the frequency of conducting training evaluation; all evaluate frequently.

This finding is also consistent with Al-Athari's (2000) findings that the majority of the government and private Kuwaiti organisations usually conducted T&D evaluation. However, he found that 35% of government and 19% of private organisations rarely evaluate their T&D programmes. On the other hand, this finding of the study contradicts Albahussain (2000), who found that just 9% of the medium sized and 31% of the large sized surveyed Saudi organisations conducted evaluation on a regular basis, whereas the majority conducted it sometimes. Also, an empirical study conducted by HMSO (1989) found that about 85% of UK-based employers do not attempt to assess the benefits from training programmes (Tennant et al., 2002). Moreover, ASTD (1997) research found that USA organisations with higher annual sales were likely to say that they conducted evaluation, while service sector organisations were the least likely to evaluate their training. Hale (2003) has included



two empirical examples in his article that demonstrate an insufficient evaluation process. A recent survey undertaken in the USA has shown that 57% of the surveyed American organisations considered evaluation as important, but only 27% used an action plan after training; just 16% used follow up from T&D and only 7% of the surveyed organisations evaluated the return on investment in training. Therefore, Jordanian banks believed in the importance of T&D evaluation and conducted it on a regular basis. However, the questions are: Who conducts it? Where? How? This is the subject of the following sections.

#### **7.3.3.2 The Most Commonly Used Evaluation Methods**

As mentioned in Chapter 3, many methods and techniques could be used when evaluating T&D programmes; importantly, tests, questionnaires, interviews, observation and performance records. Evaluation methods help in gathering the data about the effectiveness of T&D programmes. In this study, the questionnaire participants were asked about the commonly used evaluation methods when evaluating in-house and/or off-house T&D programmes. It was found, as shown in Tables 5.2.13a and 5.2.13b, that the most commonly used evaluation methods by Jordanian banks was the questionnaire, asking trainees' managers or supervisors for their observation and assessment of the trainees' learning as a result of attending training programmes and tracking the employees' performance records. Interviewing the trainees was an occasionally used evaluation method, while testing the trainees before and after the programme was the most rarely used evaluation technique.

So, all the bank groups use the same methods when evaluating their T&D programmes; however, two participants from commercial banks and one from Islamic banks declared that they test their trainees' knowledge and skills before and after T&D programmes.

Interesting to say, it was found from the interviews with the top managers that some commercial banks had their own ways of evaluating T&D programmes. One way was through sending particular customers to particular branches to observe how employees conduct their jobs and how they serve the customers. Another manager said they ask the trainees to do presentations of what they get from T&D programmes. Yet another manager refused to talk about their own ways of evaluating T&D outcomes since they consider them highly confidential issues. However, whatever the

way, it could be said that all of the mentioned methods of evaluation are subjective in nature and their assessment for T&D effectiveness is subject to personal aspects and preferences.

Moreover, as shown in Chapter 6, the interviewed top managers declared that most external T&D programmes are evaluated by the external providers, outside the banks. However, Wilkins (2001) argues that, in Arab countries, educational institutions are not generally in the position to assess workplace performance so must find other ways to measure the effectiveness of their programmes. In Jordanian banks they know that external providers evaluate T&D programmes through distributing a particular questionnaire for each trainee asking for their opinions of the programmes. Another way to evaluate external T&D programmes, in addition to asking the external providers to evaluate them, is to ask the trainees' direct managers about the trainees' performance after they have finished the programmes. They also depend on the employees' direct managers' observation for the trainees' performance, but still this observation is subject to the direct managers' preference for particular trainees; thus, their observations do not reflect the real situations but only personal aspects. They use questionnaire and observation conducted by the trainers and by the trainees' direct managers about trainees' learning outcomes and just two top managers declared that they sometimes test the trainees learning outcomes.

Comparing these findings with other related studies, Al-Ali (1999) found that the most commonly used evaluation method by Kuwaiti organisations was the questionnaire. Another finding, by ASTD (1997), is consistent with the finding of this study; they found that 94% of 300 US organisations used the questionnaire. However, they found that 100% of public sector organisations used the test to evaluate their T&D programmes. Also, this finding is consistent with Al-Athari's (2000) finding that questionnaire, observation and performance records were the most common evaluation techniques used by the Kuwaiti government and private organisations.

However, this finding contradicts with Albahussain's (2000) finding that Saudi medium and large surveyed organisations relied first and foremost on the trainees' manager/supervisor to provide a report on the learning outcomes. The second method was comparing the trainees' performance before and after the T&D programmes, while completing a questionnaire was the most rarely used method. In this context,

Atiyyah (1993) states that evaluation methods in Arab organisations are highly subjective and their results have limited impacts on improving the on-going programmes or even designing new programmes. He also found that the programmes usually evaluated at the reaction level were questionnaires distributed to the trainees to give their opinions on the quality of instruction, programmes materials, suitability of the training techniques, etc. Thus, Arab T&D literature says that, in Arab organisations, the evaluation stage is important, but it is rarely found in most of these organisations. Abdalla and Al-Homoud (1995) found that there were no specific follow-up procedures for evaluating the effectiveness of T&D programmes in their surveyed Kuwaiti organisations. This finding, regarding the commonly used evaluation methods or techniques, moved the discussion to the findings related to the used evaluation model and the level of outcomes. In this context participants were asked about the evaluation model they use and what were the levels of outcomes they rely on.

#### **7.3.3.3 The Most Commonly Used Evaluation Model and Level of Outcomes**

The choice of an evaluation model is a very critical stage to decide the effectiveness of T&D programmes. An evaluation model is a systematic way to benchmark the organisation's training activity to find out how much the organisation benefited from the T&D programme, what the employees' reaction is, what they learned and how much they learned and if they improved their performance, behaviour and attitudes.

Therefore, in this study, participants were asked about evaluation models and level of outcomes. Tables 5.2.14a and 5.2.14b showed that most of the participants were not familiar with the international evaluation models that were provided. However, when the researcher defined each model and identified the criteria for each evaluation model, the majority of the participants said that they used the Kirkpatrick model criteria when evaluating their in-house T&D programmes. All the bank groups use the Kirkpatrick model, showing no difference among bank groups in terms of using it. This finding is consistent with ASTD (1997) findings; they found that 67% of 300 US organisations reported that they used the Kirkpatrick model. Also, Al-Athari (2000) found that the entire sample in both Kuwaiti government and private organisations used the Kirkpatrick model.



It is interesting and important to indicate that the majority of Jordanian T&D and HR managers were not familiar with the names of all the evaluation models that were provided, except, of course, some of the T&D and HR managers from the largest commercial banks. The majority declared that the study questionnaire was the first opportunity for them to hear about these models. This indicates how much they know about how to conduct an effective evaluation process by using a systematic evaluation model. The unfamiliarity of the evaluation models could be explained by many reasons, depending on some findings from Chapter 6 and from Chapter 5; firstly, the over dependency on the external providers to evaluate T&D course. It was discussed earlier that Jordanian banks depend more on external providers to provide T&D programmes and manage T&D including evaluation, even when evaluating in-house T&D some banks depend on external trainers. This could be explained by the facts mentioned by top managers about the lack of well-qualified T&D staff who are supposed to be familiar with, and know about, evaluation issues, the lack of a T&D department or section in most of the banks and, finally, because some banks found their own way of evaluating their T&D programmes.

With regard to the evaluation levels of outcomes, participants were asked about the evaluation of training outcomes especially using the Kirkpatrick model. Tables 5.2.15a and 5.2.15b indicated that the most common level of evaluation for most Jordanian banks was trainees' reaction level, which is about '*who are happy with T&D programme at the end of the programme*' (Hale, 2003: p.29). However, 63% declared that they depend on learning outcomes; '*what do people remember from the training session*' (Hale, 2003: p.29) and 42% of the participants declared that they also depend on behaviour change level; '*whether people use what they know at work?*' (Hale, 2003: p.29). However, just 18% of the participants- all from commercial banks- depend on the result level; '*what are the outcomes of applications on the jobs over a period of time?*' (Hale, 2003: p.29) when evaluating T&D effectiveness.

So, all bank groups concentrate more on trainees' reactions toward T&D programmes and learning outcomes. However, some of the commercial banks concentrate on the behaviour change and result outcomes to a great extent. Also half of the participants in investment and Islamic banks said they focus on behaviour change level as well.

Likewise, top managers were asked, as shown in Chapter 6, whether their banks emphasise cost effectiveness evaluation, which is one criterion of strategic HRD. All of the interviewed top managers disagreed that they focused on cost effectiveness training evaluation, because investing in training is a long-term investment with fewer tangible and complex benefits. However, it is fair to say that some successful large commercial banks have recognized the importance of measuring the benefit of T&D on the organisation's final outcomes as an important requirement for gaining more commitment and support for T&D. In this context, two top managers talked about the importance of measuring ROI when they were asked about T&D evaluation. They claimed that they had their own ways for calculating ROI from T&D, but they refused to give more details about it. However, one top manager gave the basic idea, which is about comparing the cost of conducting in-house training with the cost for asking external providers to provide external T&D.

Also, some top managers declared that they had effective evaluation systems. For example, it was found that in the Arab Bank -the largest commercial bank in Jordan- the evaluation process is conducted through different stages. It starts by evaluating the trainers by trainers, trainees by trainers and evaluating the content of T&D course by asking trainees to complete a questionnaire. The last stage was conducted three months after attending a T&D programme, where trainees' direct managers are asked about their opinions of the trainees' or the employees' performances after they had attended T&D programmes. However, if the T&D programme is related to particular aspects, the bank tests the trainees' knowledge by conducting pre and post training tests.

This study's finding is consistent with ASTD's (1997) findings which were that 67% of the organisations included in the study used Kirkpatrick, 92% of them evaluated based on reaction level, 51% evaluated learning, while 32% evaluated job behaviour and only 26% evaluated result. Another empirical study, cited in Mann (1996), reviewed the most popular evaluation strategies used by US organisations when evaluating their training programmes and showed that over half (52%) of the surveyed organisations used assessment of their participants' reaction and satisfaction with the programme as the key methods of evaluating training; 17% assessed the application of the trained skills to the job and 13% evaluated change on organisational performance following the training, while 5% tested for skill

acquisition after training immediately and 13% had no systematic evaluation of their training programmes. Also, Al-Athari and Zairi (2002) found that evaluation was not the most important stage in the training cycle for most Kuwaiti organisations which rely on evaluating the level of trainees' reaction towards the T&D programme.

This finding also demonstrates, and/or is linked to, the previous one regarding the most commonly used evaluation method which was found to be the questionnaire, which included trainees, evaluation of T&D programmes, often assessed on a 'smile sheet'. In this context, Robinson and Robinson (1989) state that almost all HRD professionals provide end-of-course questionnaires that are completed by participants and given to the trainer. However, these reaction evaluations, frequently, are poorly designed and yield minimally useful information.

Reaction level is the level that most Jordanian banks depended on to answer the question of who were happy with the T&D programme at the end of the programme. Thus, it evaluates participants' reactions, opinions, impressions and attitudes towards the programme. It is about the extent to which the trainees liked or disliked the programme, its contents, the trainers, the methods and the environment surrounding the programme. However, it could be argued that reaction level does not provide a logical method to measure training effectiveness in achieving its objective and influencing the organisation's performance. In addition, trainees may sometimes like or dislike the programme for any reasons, but that does not mean that the programme was successful in achieving its objectives. Hale (2003) argues that positive reactions did not predict learning gains better than negative ones, nor were they better at predicting changes in behaviour after the programme. Therefore, relying on trainees' reaction or satisfaction towards a T&D programme without taking other levels into account may lead to misleading results about the effectiveness of this programme. So, if trainees did not like the trainers, the contents, the methods or the time of the programmes, this would be reflected in their evaluation of the whole programme.

Willis (1994) also argues that the danger with perceptions is that many different factors affect them; it is subject to what is called the 'Halo Effect'. The halo effect occurs when an employee or a trainee judges a course in terms of a general feeling. The trainees judge the course in terms of how they feel about the trainer. The halo effect may work in a negative direction, trainees might give a course poor feedback



because they had a bad experience on a previous course or because they have had problems with accommodation, or they might not feel too good because of a hangover. In this context, also, Saari et al. (1988) state that organisations typically use only 'happy sheets' and ignore whether training has had an impact on the learning, behaviour and performance of the trainees on the job.

Therefore, it could be said that, in most Jordanian banks, the effectiveness of training programmes are evaluated based on the reaction and learning gain levels. However, to carry out an effective evaluation process, the focus should be on the main aims and objectives of the T&D programme; the evaluation tool or techniques should be suitable to meet the objectives of the programme or should be able to measure whether or not the objectives or aims were met. The evaluation process should not always be based on reaction level; instead it should measure the skills and knowledge that have been learned, measure on-the-job performance improvement and measure the influence on the final organisational results. The focus should be on how much the trainee applies what he/she learned from T&D programmes to his/her job and whether he/she changes, improves and applies the newly gained skills and knowledge because there is a difference between knowing how to do something and doing that thing. However, it is fair to say that focusing on measuring the influence of the result is a challenge for most organisations for many reasons: the outcomes of training are mostly subjective in nature and it is difficult to quantify them; training outcomes require a long time to appear; there are many other functional, behavioural variables that could affect the relationship between T&D and the organisation's performance.

#### **7.3.3.4 Findings Related to Evaluation Problems and Challenges**

Evaluating the effectiveness of T&D programmes is the hardest and most critical stage in the training cycle. It requires specific tools, models, methods and financial resources. T&D and HRM managers were asked about the main concerns, problems and challenges that face the training evaluation process in their banks. It was found, based on Table 5.2.16a that the evaluation process, according to the people who were in charge of T&D in Jordanian banks, faced some difficulties and challenges: importantly, the lack of quantitative measures; difficulties in measuring the change of trainees' behaviours over short period of time; difficulties in separating the impacts of training on organisational final results from other the impacts of other organisational activities; difficulties in getting managers to participate in the evaluation process.

Interestingly, participants disagreed that absence of job description and lack of knowledge in the evaluation process, were difficulties for the evaluation stage in Jordanian banks.

So, all bank groups shared the same evaluation challenges and difficulties mentioned above. However, Table 5.2.16b showed that, in the foreign banks, half of the participants believed that they had further difficulties related to lack of knowledge about evaluation, lack of job description, time required to do evaluation. In the Islamic banks, the other difficulty was high cost evaluation process, agreed by 50%.

These findings are consistent with those of Albahussain (2000), who found that in the Saudi surveyed organisations, training evaluation faced many challenges: difficulties in measuring trainees' behaviour within the limited period of time; difficulties in determining the impact of training of the final organisational outcomes; difficulties in identifying appropriate quantitative measures; difficulties in getting managers to participate in the evaluation process. They are also consistent with Al-Ali (1999) who found that some of the most important challenges that faced Kuwaiti organisations were difficulties in measuring the performance improvement in a certain job, difficulties in measuring the change in behaviour of trainees within a short time and the absence of a follow-up process after T&D programmes.

Moreover, the interviewed banks' top managers revealed some challenges and problems related to the evaluation process. Most of them disagreed that T&D plans and policies were translated into measurable, workable programmes and there were difficulties in emphasizing the cost effectiveness when evaluating T&D outcomes. Also, top managers said that there were no specifically qualified people to evaluate T&D effectiveness; instead the responsibility for training evaluation was formally left to the training co-coordinators or external providers, who usually evaluate the programmes just for reporting to the banks.

So, Jordanian banks should coordinate with external providers in managing their T&D programmes. Also, they should work on finding specific people to be in charge of evaluation, because evaluation should not just be based on trainees' reaction; instead, it should be based on learning and behaviour outcomes which could be gained from observing the trainees' performance after they finish T&D programmes, whether they transfer what they learn from T&D into their workplaces and whether or not on-the-job performance was improved.

## **7.4 Findings Related to T&D Effectiveness in Improving Organisations' Performances**

Exploring the strategic position for T&D and its important role in helping Jordanian banks to achieve their corporate objectives and improving their performances are important research questions and objectives which demonstrate the effectiveness of T&D activities. To achieve these research objectives, the study participants were asked many related questions.

### **7.4.1 Findings Related to the Strategic Position of T&D**

#### **7.4.1.1 Findings Related to the Availability of Particular T&D Departments and Their Ages**

With the aim of understanding the strategic position of T&D activities in Jordanian banks, it was important first to ask about the status of T&D within the organisations' structure and whether the T&D function has a specific department or section. In this context, Hyde and Shafritz (1989) state that many organisations set up a separate department for T&D to help the organisation to meet its current and future needs in skilled employees. Tables 5.3.1a and 5.3.1b showed that, in Jordanian banks, the majority of the participants from all the bank groups said that T&D in their organisations is an activity which was integrated within the HRM department. However, eight participants said that T&D had a section within the HRM department and seven participants mainly from commercial banks said that T&D had a particular department in their banks. However, statistically, there was no significant difference among bank groups in term of T&D status, indicating that, in most banks, T&D is still an activity that integrated with the HR/HRM department. This finding is consistent with Mackay and Torrington (1986) who found in their study of UK organisations that 66% of their respondents had training department/training officers.

Top managers were also asked whether they believed it is important for every organisation to have a separate department, or at least section, for T&D. As shown in Table 6.2, the majority of them believed in the importance of a particular T&D department or section. They were also asked whether they had a particular T&D department; five top managers said 'No', seven said they had sections for T&D and just three top managers said they had particular T&D departments. It was found that the majority of the top managers considered lack of a particular T&D department as a problem. Also, it was found that one of the most obvious reasons for top managers'



dissatisfaction with T&D functions and programmes was the lack of a particular T&D department or section responsible for running all T&D issues, including formulating T&D policies and plans, designing, conducting and evaluating T&D programmes (more findings are available in section 6.4).

Those who did not have a particular T&D department were asked for the reasons. Their answers revealed the fact that organisation size or number of employees is an important factor in deciding whether or not it is important to have a separate T&D department. In addition, another issue which needs to be studied is the cost implication if such a department is to be established. (See more in section, 6.4.2).

Participants were asked about the age of T&D departments/sections/units in their organisations. Tables 5.3.2a and 5.3.2b showed that the average age of T&D departments or sections in Jordanian banks, in general, was 13 years. However, in investment and Islamic banks the average ages were, respectively, eight and six years. The oldest T&D department age, on average, was 17 years in the commercial banks. Therefore, it was found that there was a significant difference among bank groups in terms of T&D departments or sections ages favouring T&D department age within commercial banks. Albahussain (2000) found that, in the majority of Saudi organisations, T&D units have been in existence for a period not exceeding 10 years.

#### **7.4.1.2 Formulating T&D Plans and Policies**

Participants were asked to whom T&D departments/sections report and who is responsible for formulating T&D plans and policies. Tables 5.3.3 and 5.3.4 showed that T&D departments/sections/divisions reported firstly to the personnel /HR managers, then to general managers. However, there was a significant difference among bank groups in terms of to whom T&D report, ranking commercial banks in the first level. This finding is supported by the previous one related to the status of T&D within the organisations' structure; it was found that the majority of the participants agreed that T&D was still an activity or function integrated within HRM or HR departments.

Thus, when they were asked about the people who were in charge of formulating T&D plans and policies, participants said that such plans and policies were first formulated in the T&D department/section or unit, followed by personnel/HRM

department and top management level. However, just eight participants, from commercial and investment banks, thought that senior managers/functional managers or the middle management level participate in formulating T&D policies and plans. So, there was a significant difference among the bank groups in terms of who formulates T&D plans and policies, since not all of the banks have a particular T&D department which could be responsible for formulating T&D plans and policies.

In summary, it could be said that, in most Jordanian banks, T&D is still an activity that is integrated with the HR/HRM department, except in some large commercial banks, T&D have particular departments. Thus, HR/HRM managers or people are responsible for running T&D activities. The people who are responsible for formulating T&D are T&D managers or supervisors, HR/HRM managers and top managers, in addition to the senior managers in some banks. That indicates many things: the T&D function is in harmony, integrated or related to HRM, not a stand alone process. However, it implies that people who are responsible for T&D could be not specialized in T&D or not professional. In addition, being integrated within the HRM department implies that there is limited time, effort, money and people allocated to T&D activities.

#### **7.4.3.1 Strategic T&D Functions and the Strategic Roles of T&D**

Many authors have argued that, in order to be able to help the organisation to gain a superior performance and achieve its corporate objectives, HRD should be strategic. HRD activities, importantly T&D, should be integrated and derived from the overall organisational strategies, plans and policies. The most important contributions in the field of SHRD were introduced by Lee (1996), who presented the concept of training maturity, and Garavan (1991), who highlights nine key characteristics of SHRD. The main ideas of SHRD are that T&D should be integrated and linked with the organisation's strategic planning process and that HRD should play a proactive role rather than consisting of reactive interventions in response to the specific organisational problems.

To explore the strategic position and roles of the T&D function in Jordanian banks, participants were asked whether the existing T&D functions are characterized by the SHRD criteria introduced by Garavan (1991, 1995), which are: integration with overall organisation's strategies, objectives and missions; top management support

and commitment; environmental scanning when analysing training needs; integration with the overall organisations plans and policies; line managers' commitment and involvement; HRD strategies, policies and plans should be derived from and linked to HRM strategies in harmony with HRM activities; expanded trainer role to be innovative and consultant; recognition of organisational culture; emphasis on evaluation specifically cost-effectiveness evaluation. Also, they were asked about the T&D role in relation to the strategy formulation process, which is based on Lee's (1996) Training Maturity Model.

### **SHRD model**

Tables 5.3.5a-e and Table 6.4 showed that, in general, the T&D function is characterised by some of the SHRD criteria but does not fit other important criteria.

- **Integration with overall organisations goals, missions and strategies**

Half of the questionnaire participants, mostly from commercial, foreign and Islamic banks, thought that T&D functions were integrated with the overall organisations strategies, but the other half, mainly from investment and commercial banks, were either disagreed or not sure. Unfortunately, just 42% thought that their organisations had clearly defined T&D strategies. 42% believed that T&D strategies derived from the overall organisations strategies; they were mainly from Islamic and commercial banks. On the other hand, nine top managers said that T&D in their banks was not integrated with the overall banks' strategies. These findings contradict Garavan's (1991) findings. He found, in his Irish research of the high-technology surveyed organisations, that the key factor cited by over 90% of the respondents was the organisation's missions, goals and strategies. Another recent survey conducted by Watson Wyatt Strategic Rewards, cited in Bailey (1998), found that the greater the degree to which T&D is linked to the organisations' strategies, the more highly performing organisations are in comparison to all other organisations.

- **Integrating T&D plans and policies with the overall organisations' plans and policies.**

All the bank groups agreed this criterion; so the majority of the questionnaire participants said that their organisations had ongoing formal (written) T&D plans and policies and said that T&D plans and policies were integrated with the overall organisations plans and policies. Moreover, most of the interviewed top managers



agreed that T&D plans and policies were integrated with the overall banks' plans and policies that were formal (written). This finding is consistent with Garavan's (1991) finding in his Irish research that 81% of the high-technology surveyed organisations had a written HRD policy statement. Also, Nolan (2002) cited a survey conducted by CERT (2000) of the Irish hotel industry which found that 62% of hotels surveyed had a formal training plan; however, 57% did not have a dedicated budget for training.

- **In terms of top management support and commitment.**

Many authors in the literature emphasise that the effectiveness of T&D depends on top management support and understanding of what training hopes to achieve and its potential benefits. In this study it was found that the majority of the questionnaire participants, mostly from commercial and foreign banks, agreed that top managers were committed to, and supportive of, T&D activities, while over half of investment and Islamic banks' participants were not sure or disagreed that top managers were committed to T&D. In addition, most of the commercial, foreign and Islamic banks' participants thought that top managers believe in the importance of T&D for the organisation's success. Unsurprising, all of the interviewed top managers said that they were committed to the T&D activities and ten of them said that they believed in the importance of T&D for the organisations' success.

Acton and Golden (2003) suggest that, to be committed to T&D, the management structure of an organisation needs to ensure that the training offered is relevant to both employee and business alike, needs to be closely involved in the initiation, planning and implementation of training processes offered and undertaken by the employee, needs to match particular training methods to instances of employee-based requirements and, also, needs effectively and openly to evaluate the training once completed. However, the evaluation by employees appears to be driven, to a large extent, by perception.

- **Line managers' support and commitment to T&D**

When they were asked whether the relationship between T&D staff and line managers is based on mutual understanding to solve problems related to T&D, just 37% of the questionnaire participants, mostly from Islamic and foreign banks, agreed that, while the others, mostly from investment and commercial banks, either disagreed or were not sure. Questionnaire participants were asked whether line managers facilitate

management T&D; again, just 39%, mainly from Islamic and foreign banks, agreed; the others were mostly not sure. In addition, seven top managers disagreed that the relationship between T&D staff and line managers is based on mutual understandings to solve problems related to T&D and 12 disagreed that line managers facilitate T&D activities.

- **Environmental scanning**

Participants were asked whether T&D strategies, plans and policies are fixable and adaptable to changing circumstances. The majority of the questionnaire participants, from all the banks groups, agreed with that, in addition to all of the interviewed top managers.

- **Integration and harmony with other HRM activities**

Most of the questionnaire participants from all the bank groups agreed that T&D plans and policies were integrated and derived from HRM strategies and plans; in addition, all of the interviewed top managers agreed with that.

- **Expanded role of trainers**

Trainers should be innovative, consultative and proactive. In this context, participants were asked whether T&D managers or those in charge of T&D activities participated in formulating the organisations' strategies; just seven participants from commercial banks agreed with that and just one top manager from commercial banks agreed with that. Also, participants were asked whether T&D managers were consultants or not; again, just seven participants from commercial banks agreed with that, while none of the top managers agreed with it. So, in all other bank groups, the majority of the participants disagreed that T&D are consultants in their banks. In addition, interview data showed that there was a lack of internal trainers in Jordanian banks; even the available trainers were not specialists or experts in T&D. Thus, most of the banks keep sending their employees to external providers, or asking external trainers (mostly university lecturers) to provide T&D programmes for them. However, those external trainers were described by many interviewed top managers as good lecturers rather than trainers, so where are the creativity and innovation in this?

- **Recognition of the organisational corporate culture**

To meet this criterion, questionnaire participants were asked whether T&D plans and objectives are related to the organisations' culture; the majority, from all the bank groups, agreed. Also, they were asked whether T&D helps in imparting organisational culture; again the majority from all the bank groups agreed with that. Moreover, seven top managers thought that the planning of T&D programmes was congruent with their corporate culture and their organisations' culture to support the T&D function. However, they stressed the following two facts: most T&D programmes conducted by external providers outside their organisations caused discrepancy between T&D and organisational culture; some of the line and direct managers were classic, they resist innovation and change and do not believe in the importance of T&D for the organisational success.

- **Emphasising cost effectiveness evaluation**

Six participants, mainly from commercial banks, thought that their organisations emphasised cost-effectiveness evaluation. Whereas, none of the interviewed top managers agreed that their organisations emphasised cost-effectiveness evaluation when evaluating training effectiveness.

Therefore, it could be said that T&D in Jordanian banks is characterised by some of the SHRD criteria; however, it does not fit other criteria, such as integrated with organisations strategies, line managers' commitment and support, expanded role of T&D managers and trainer, emphasising evaluation process. However, it could be said that T&D in commercial bank group is more characterised by SHRD than in any other bank group. Top managers were also asked an open-ended question whether or not they think their T&D functions are strategic tools. Most said no, not yet, it needs time to be so. Justifications for not being strategic tools, as explained by some top managers, were sometimes that there was no department or even section for T&D; instead T&D was part of a HR department and there was no clearly defined formal strategy for T&D. In addition, T&D does not play that important a role in terms of achieving or increasing the bank's profit. The role of T&D is so simple in some organisations.

So, it was found that, in commercial banks, T&D was integrated with the overall bank strategies, T&D managers had access to their banks' objectives and strategies, T&D



had clearly defined strategies and that strategies were derived from the overall banks' strategies. Also, T&D had clear, ongoing, formal and flexible plans and policies that were integrated with overall plans. Also, T&D plans and strategies were in harmony with HRM plans and related to the banks culture; top management was committed to T&D and believe that T&D is important. There were no problems with T&D funds or budgets and they were enough to achieve T&D objectives.

But T&D managers do not participate in formulating the banks strategies, line managers do not facilitate management T&D, T&D managers are not consultants and commercial banks do not emphasize cost effectiveness when evaluating T&D.

In the foreign banks all T&D managers had access to their banks' objectives and strategies, T&D was integrated with the overall banks strategies, T&D had clear, ongoing, formal and flexible plans which were integrated with overall banks plans. Top managers believe in the importance of T&D, but not all of them were committed to T&D. T&D managers had good relationships with line managers and line managers facilitate T&D management. Also, T&D had a specific budget for T&D. However, foreign banks did not have clearly defined HRD strategies; T&D do not participate in formulating the banks' corporate strategies. Most of the participants were not sure about top managers' commitment and support to T&D. T&D managers are not consultants and they do not emphasize cost effectiveness evaluation.

In the investment banks T&D managers had access to the bank objectives, T&D had formal written, flexible T&D plans and policies and those plans and policies were integrated with overall plans, T&D plans were in harmony with their HRM plans and agreed that T&D objectives relating to the banks culture. However, T&D did not have clearly defined HRD strategies, T&D managers do not participate in strategy formulation, top managers were not committed to T&D. Also, T&D managers were not sure that the relationship between T&D staff and line managers was based on mutual understanding and an exchange of ideas to solve problems related to HRD, also they were not sure that line managers facilitate T&D management. T&D managers are not consultants, they do not emphasize cost effectiveness evaluation and T&D did not have specific budgets.

Finally, in the Islamic banks, T&D was integrated with the overall banks' strategies; T&D managers had access to the banks' objectives and strategies. T&D had clearly

defined strategies, but half of the participants disagreed that T&D strategies were derived from the overall banks' strategies. However, T&D had clear, ongoing, formal and flexible plans that were integrated with overall plans. The relationship between T&D staff and line managers was based on mutual understanding and an exchange of ideas to solve problems related to HRD and line managers facilitate management T&D and T&D had specific budgets. However, T&D managers do not participate in the strategy formulation process. Half of the participants were not sure about the top management commitment. In addition, it was found that T&D managers are not consultants, Islamic banks do not emphasize cost effectiveness evaluation and half of the participants said they did not have sufficient budget for T&D programmes.

### **T&D maturity role**

However, the final judgment of the strategic position of T&D could be supported after exploring the strategic role of T&D in Jordanian banks. In order to understand the strategic role that T&D plays in Jordanian banks, participants were asked to categorise their T&D strategic roles from the suggested sophistication strategic role provided by Lee (1996) in his Training Maturity Model. Tables 5.3.6a and 5.3.6b showed that the majority of the participants categorised their T&D functions as tactical, piecemeal planned interventions, conducted to react to the current organisational challenges or circumstances, which means that T&D plays a reactive role. 40% of participants, mainly from commercial and foreign banks, categorised the role of T&D functions as a tool for implementing corporate strategy and achieving corporate goals, which means it plays an implementation role. Just four participants, all from commercial banks, thought that the role of their T&D helped in shaping the organisations' strategies, which implies a proactive role, and three participants, all from commercial banks, said that T&D was a very important function through which strategy was formulated, which means T&D plays a proactive role. However, two participants from investment bank categorised their T&D function at the bottom of the model '*there is no systematic T&D*'. So it could be said, generally, that T&D plays a reactive role in most of the bank groups; however, in some large commercial banks it plays a proactive role.

Top managers were also asked about the strategic role of the T&D function in their organisations. Their answers revealed that the majority of them thought that the T&D function just played a reactive role; however, three believed that T&D played an

implementation role and three of the commercial banks thought that their T&D played a proactive role through helping to shape the organisational strategy, but none of them believed that T&D was the tool by which organisation strategy was formulated. Some of the top managers said that level one of the Lee (1996) Training Maturity Model for some banks was the dream that could not be possible at all or needed a hundred years and more and more effort to improve training performance. However, for some other successful big banks, it represented the ambitions that they are working for which could be achieved within a long time (see more findings in sections 6.8.4).

Thus, it could be argued that the concept of strategic T&D is not yet found in Jordanian banks, even if some banks have a specific department for T&D and clearly defined strategies. In this context, Walton (1999) and Stone (2002) argue that, unfortunately, SHRD does not exist in many organisations for many reasons, such as the organisation's lack of or ill-defined strategic objectives related to T&D and the cost of T&D is often considered high in many organisations. Some organisations do not analyse T&D needs properly and evaluation of the training programme outcomes is ignored or just focused on employee satisfaction and reaction. Moreover, T&D in most Jordanian banks still plays a reactive implementation role rather than a proactive role, which reflects the way the organisations think about the strategic need or importance of T&D in achieving the organisations corporate strategies. Armstrong (1992) emphasises that T&D should be based on a systematic approach, rather than being piecemeal fragmented, isolated short programmes developed to meet specific short-term needs. He also asserts that T&D will fail to obtain its objectives and affect the organisation's performance if it is based on a piecemeal basis and is used in isolation without the backing of top management. Moreover, Nolan (2002) found in his study for the Irish hotel industry, particularly the small firms, that HRD was not actively planned and frequently occurs in response to a specific skills gap. Also, HRD is usually addressed as a reactive concern and rarely in a proactive and planned sense; he commented that much of the industry views training as a single event and not as an ongoing process.

In most Jordanian banks there was no specific department for T&D, no defined strategies and the emphasis was on the trainees' reaction level when evaluating T&D; most T&D programmes were conducted by external centres for cost and time considerations. Thus, lack of resources, in terms of time and money, was also a major



inhibiting factor to continual, systematic T&D in Jordanian banks. However, it is fair to say that some large successful commercial banks recognized the importance of T&D; it plays a reactive and proactive role and is characterised more by SHRD criteria. Being a proactive strategic tool, by which the organisation's strategy is formulated, is the dream of most Jordanian banks, but this needs time to be achieved.

#### **7.4.2 Findings Related to T&D Impact and Organisational Performance**

One of the most important objectives of this study is to explore the role of T&D in improving the organisations' performances. In Chapter 3 it was found that the main objective for the T&D function is to improve employees' competencies levels and organisational performance. Many authors, such as Motwani et al. (1994), Spiess (1993), Walton (1999), Marchington and Wilkinson (2000), Read and Kleiner (1996), Redshaw (2000) and Burrow and Berardinelli (2003) and many other authors, have argued that T&D helps organisations to improve their performance. However, measuring the impacts of T&D on the organisations' final results is a challenge and it is described by many authors as the critical but difficult stage. That refers to the many reasons mentioned before, in Chapter 3.

However, it is suggested that, unless training is targeted at results that make a difference in measuring the significance to the organisation, in other words, making profits and measuring ROI, it will not be valued or valuable. Proving training effectiveness is so important, not only for justifying its expenses, but also to justify the reason for carrying it out. In order to be effective and influential, Yeo (2003) suggests that T&D should be aligned with the organisation's corporate strategies and should not be focused on just one restricted area of the organisation. So, when designing and delivering training programmes, organisational and individuals' needs should be taken into account, in addition to organisational culture and structures. T&D should target all the people in the organisation rather than one specific level. In order to explore the effectiveness of the T&D function in Jordanian banks, participants were asked about the objectives of T&D functions in their banks, whether T&D impact employees and organisational performance.

#### **7.4.2.1 Findings Related to T&D Main Objectives**

There are many objectives for T&D that organisations can assign: importantly, to develop employees' skills and abilities to improve their performance; to improve organisations' performance through increasing productivity, reducing the cost; to increase customer satisfaction and improve quality of products and services. The participants were asked about the most important training objectives in their organisations. Their answers, which appear in Tables 5.3.7 a and 5.3.7b, indicated that improving or enhancing employees' skills was the most agreed T&D objective by the majority of the participants from all the banks groups, followed by helping employees to do their jobs, agreed by all bank groups. Also, orienting new employees, keeping employees informed of technical changes was also the agreed T&D objective by the majority of the participants.

These findings are consistent with Al-Athari (2000) who found that developing employee personal skills and knowledge, helping employees to do their jobs well, informing employees of technical changes and orientation of new employees were the most important T&D objectives in the Kuwaiti private and government organisations.

#### **7.4.2.2 Findings Related to T&D Impact on Employee Performance**

In order to explore the impact of T&D on employee performance, questionnaire participants were asked about the most significant effects of T&D on their employees' performance. Tables 5.3.8a indicated that, in general, improving employees' skills and knowledge, learning new work methods, improving employees' attitudes, improving employees' behaviours, improving employees' on-the-job performance and productivity were the most agreed T&D impacts on employee performance, while the least T&D impact on employees' performance were increasing employees' commitment, increasing employees' satisfaction, increasing team working, increasing employees' creativity.

From Table 5.3.8b it is important to indicate that within commercial banks, increasing employees' satisfaction and commitment was more agreed by the majority of the participants, while in the foreign banks, half of the participants were between not sure and disagreed about the impact of T&D on increasing team working, increasing employees' satisfaction and increasing employees' commitment. Table 5.3.8b showed that in investment banks over half of the participants were not sure about T&D impact

on improving employees' attitudes, encouraging team working, increasing employees' satisfaction and commitment, increasing employees' creativity and productivity. Finally, in the Islamic banks, half of the participants were not sure whether T&D increases employees' satisfaction and creativity.

Al-Athari (2000) found that learning new ways of working, producing their quality output, and increasing employees' knowledge were the most desired T&D effects on employees, while changing employees' attitudes and behaviour were the least important training effects for private and government Kuwaiti organisations.

These findings indicate that T&D impacts on most employee performance measures, except increasing employee commitment and satisfaction. However, it could be argued that T&D impacts on employee performance outcomes related to their personal learning, skills and knowledge behaviour but, when it comes to relating T&D to employee performance outcomes related to their work or job performance, there is doubt about it, as it is clear that there are high percentages for those who were not sure and disagreed about T&D impacts on employees' creativity, on-the-job performance and productivity. That could be explained by the fact that T&D could not work without employees' enthusiasm to make it work, to change their attitude, to improve their work, to apply what they learned into their workplaces. In this context, Burrow and Berardinelli (2003), Yeo (2003) and Redshaw (2000) recommend that changing employees' behaviour and attitudes should not be the final objective of T&D; the end results should include things such as improved productivity, better quality, lower costs, more speed, more competition, fewer accidents, improved morale, lower turnover and, ultimately, more profit and better service.

#### **7.4.2.3 Findings Related to T&D Impact on the Organisational Final Results**

With the aim of exploring the impacts of T&D on the organisation's final results, participants were asked about the effects of their T&D in the organisation's final performance results. Their answers, which appeared in Tables 5.3.9a and 5.3.9b, indicated that participants agreed that the most important training effects on the organisation's performances were improving quality services agreed from all the bank groups, increasing customer satisfaction and increasing productivity mainly from commercial and investment banks, while the least agreed T&D impacts were on profitability and increasing sales, followed by decreasing turnover rate, agreed by



eleven participants, mostly from commercial and foreign banks. 32% and 37%, mostly from commercial banks, agreed that T&D decreases the absenteeism rate and agreed the impact of T&D on increasing innovation and change and saving cost/reducing costs. Also, just 40%, mostly from commercial, foreign and Islamic banks, agreed the impact of T&D on increasing employees' job satisfaction.

These findings are consistent with ASDT (1998) and the Manpower Services Commission's (1981) views about the importance of transferring work-related T&D skills, knowledge and information to the work places and achieving effective performance. Moreover, Al-Athari (2000) found that, in the Kuwaiti organisations, T&D had strong impacts on increasing productivity, producing high quality performance and implementing new ways of working, while it had no impact on profitability, customer satisfaction and job satisfaction. The 2000 CERT survey finding cited in Nolan (2002) found a lack of conviction in the hotel industry regarding the benefits of T&D. The majority of the hotels felt that training resulted in significant improvements to service standards, skills and staff morale. However, 50% considered that training had a significant impact upon increasing productivity and almost 40% felt that it had little impact on reducing staff turnover.

It could be argued that participants in most the banks thought that T&D does not impact on profit, innovation and change, sales, absenteeism, turnover rate, job satisfaction and cost saving, but it increases customer satisfaction, quality service and productivity. However, it is fair to say that the judgment of T&D impacts on organisational performance is not based on objective measures; instead, it is based on T&D and HRM managers' viewpoints, perception or feeling. There are many other things that affect T&D organisations' performance, which make isolating or measuring the impacts of T&D on organisation performance so hard to prove.

To explore more insights about the relationship between T&D and organisational performance, top managers were asked many questions about T&D effectiveness and the relationship between T&D and organisational performance (see sections 6.6 and 6.9). It was found that top managers strongly believed in the importance of T&D activities for their organisations' success; indeed, all the interviewed managers recognised the vital role of T&D for the survival of any organisation. However, top managers were asked whether or not they think their T&D was effective in achieving

its objectives, 6 of them said 'no' and 9 said 'yes', they are effective. Meanwhile, they were asked whether or not they were satisfied with the current T&D performance, as explored in section (6.3); 9 were satisfied in general and 6 were not satisfied.

For those who believed that their T&D activities were not effective, or were not satisfied with the current T&D activities, the reasons they gave explored many new problems related to T&D: importantly, T&D current or common approach (external providers who were dealing with all the issues related to management T&D programmes); poor TNA process and inappropriate trainees nomination; lack of employees' enthusiasm to attend T&D programmes which they linked to the management of T&D programmes (see more in section 6.3). On the other hand, for those who think T&D activities were effective in achieving their objectives, the reasons were because employees transfer what they gain into their work places, because T&D approach was on-the-job training and reflected the real needs for the employees and their jobs.

To explore their points of view about T&D impacts on organisational performance, they were asked whether the current volume of T&D activities was sufficient or adequate to solve their current organisational performance problems; nine disagreed and six agreed. Also, they were asked whether they think that efficiency and profitability were the main results of T&D programmes; twelve disagreed and just two agreed. Moreover, they were asked, as shown in Table 6.6, particular questions about whether T&D has high, low or no impact on profit, ROI employees' morale, reputation of the organisations, quality products and services, market share, cost reduction, employees' satisfaction and retention. Four top managers believed that T&D does not impact on profit and four did not know whether it impacts on profit. Interestingly, six thought it has low impact and just one thought it has strong impacts on profit. Just four top managers thought that T&D has low impact on return on investment (ROI). Most of the top managers believed that T&D impacts on increasing or raising employees' morale. Also, all the top managers thought that T&D impacts on the reputation of the banks. Twelve top managers believed that T&D impacts highly on the quality of products and service. Nine managers were not sure whether T&D impacts the banks' market share. Nine top managers thought that T&D has a low impact on cost reduction. Finally, all of the top managers thought that T&D has

an impact on employee satisfaction; however, most of them believed that T&D does not impact on employees' retention.

In a similar vein, Acton and Golden (2003), in their study of training practices in Irish software companies, found that the provision of training did not have any impact on staff retention rates. Organisations that provide high quality training did not see their employees staying long with them. Similarly, employees who received training with a particular organisation did not reward such training by staying with the organisation for a longer period of time than would otherwise be the case. However, these employees' organisations benefit from training in terms of improved job performance, increased job satisfaction and reduced levels of job stress. Additionally, organisations that are more committed to T&D gain an advantage over other organisations with respect to employee recruitment. From an employee's viewpoint, organisational commitment to training is deemed a factor that may encourage that person to join the organisation.

Therefore, most top managers believed that T&D is important for their organisations' performance. However, they were not sure or disagreed that T&D impacts on profit, ROI and market share. They said that they do not have the evidence or the tools for measuring T&D on profit; also, T&D outcomes require a long time to appear. However, two top managers from commercial banks declared that they have their own ways of calculating ROI from T&D (see sections 6.9 and 7.3.3.3). It is important to mention that most of the interviewed top managers agreed that T&D had low impact on employee morale because there are many other things that could raise employees' morale and satisfaction than do T&D, importantly, promotion, incentive and financial encouragement.

The high percentage of those who were not sure or did not know whether T&D impacts on employees' and organisational performance could be explained in many ways. It was found before that there was a lack of emphasis on cost-effectiveness evaluation; there was no emphasis on the result level of Kirkpatrick's evaluation model; there was agreement about the lack of quantitative measures as one of the challenges for T&D evaluation. In most of the banks there were no clearly defined strategies for T&D that specify what T&D needs to achieve, what T&D inputs and outputs are supposed to be because employee were not satisfied with or encouraged to



apply what they gain from T&D and because of the currently used approach to external off-the-job training.

### **7.5 Findings Related to the Main T&D Problems and Challenges**

Taking into account the main factors that could influence the effectiveness of T&D activities and the main problems and challenges facing T&D activities in many Arab organisations, the present study aims to explore the main factors, problems and challenges that face Jordanian-banking organisations in managing their T&D activities. Therefore, the questionnaires and interviews raised many questions related to this aim.

Tables 5.4a-e revealed that the main problems and challenges of the T&D according to T&D and HRM managers were: lack of motivation among employees to attend T&D programmes agreed mostly by investment and Islamic banks' participants; inaccurate training need analysis processes agreed mainly by investment, commercial and foreign banks' participants; poor training planning in terms of contents and methods agreed mostly by foreign, investment and commercial banks' participants; sending inappropriate persons to the training programmes from investment, commercial and foreign banks; lack of on-the-job training agreed mainly from investment and foreign banks; lack of long-term plans for developing human resources in the organisations; lack of good private training centres agreed mostly by investment banks participants; lack of professionals in the T&D department agreed by participants who were mostly from investment and foreign banks.

On the other hand, the majority of the participants disagreed with the following as problems for their T&D activities: employees cannot implement their new skills and knowledge mostly from Islamic, commercial and investment banks participants; insufficient time and budget to execute training programmes mostly from foreign and commercial banks; work environment does not support new behaviours learned in T&D mostly from Islamic and commercial banks. Also poor co-operation and co-ordination between the various departments and T&D department/division and poor quality T&D programmes and management does not support T&D programmes and high cost of T&D programmes were problems of T&D activities.

So, specifically T&D problems in the commercial banks were: inaccurate training need analysis; lack of on-the-job training; lack of motivation among employees; lack of long-term plans for developing human resource; poor T&D programmes planning; lack of good private training centres was one of the most important challenges for T&D.

In the foreign banks, T&D problems were: lack of motivation among employees; poor T&D programmes planning; lack of long-term plan for developing human resource; lack of on-the-job training; inaccurate training need analysis; sending inappropriate persons to the training programmes; lack of professional in the T&D department as some of the T&D challenges. Moreover, senior managers do not believe in the importance of training; high cost of T&D programmes; lack of good private training centres and discrepancy between the provided T&D and job skills.

In the investment banks participants believed that T&D problems were: lack of motivation among employees, management does not support training programmes; lack of on-the-job training; inaccurate training need analysis and sending inappropriate persons to the training programmes. In the Islamic banks T&D problems were: lack of long-term plan for developing human resource; lack of good private training institutions; lack of motivation among employees and poor T&D programmes planning.

In this regard, Albahussain (2000) found in his study that T&D in Saudi organisations faced many problems: high cost involved in T&D programmes; lack of private specialists T&D centres; lack of long-terms plans for HRD; lack of professionals within T&D departments or units; difficulties in evaluating T&D outcomes; absence of clear T&D policies; poor co-operation and coordination between the various organisational departments and T&D departments or units.

The interviewed top managers were also asked many questions to explore more about main T&D problems and challenges in their banks. As explored in Chapter 6, section 6.3, when they were asked whether or not they were satisfied with the current T&D activities, some top managers justified their dissatisfaction by identifying some problems they think hinder the current T&D activities' effectiveness: poor TNA process; lack of particular T&D department; lack of clear defined T&D strategies;

lack of understanding of the importance of T&D for organisational success; lack of T&D professionals in the organisations; lack of on-the-job training. However, as shown in section 6.4, top managers were also asked about some particular variables that could affect the effectiveness of T&D activities in their organisations. Table 6.2 shows that twelve interviewed top managers said that lack of experienced internal T&D staff and the difficulties in measuring T&D outcomes were the most important challenges for their T&D activities. Those top managers were mainly from Islamic, investment and commercial banks. The high cost involved with T&D programmes mentioned by nine top managers who were mostly from Islamic, investment and commercial banks. Instability of trainees after completion T&D programmes was a problem agreed by nine top managers, mostly from investment banks. Eight top managers, mostly from investment banks, thought that lack of specific T&D department was a problem; however, they justified the reasons for not allocating particular departments for T&D, as reported in section 6.4.2. Also, seven top managers, mainly from Islamic and investment banks, believed that using western training and learning packages may cause difficulties in terms of a culture clash: different values and languages.

The qualitative data gathered from the interviews and from the questionnaires have added more new insights and facts about T&D problems and challenges, which were reorganized as sub sections, as presented in section 6.4.

- Problems related to the current T&D approach, such as lack of on-the-job training and overemphasis on off-the-job training, the inappropriate allocated time for training which, according to most of the top managers, in addition to many of the questionnaire participants, cause many other problems related to employees and their enthusiasm to attend T&D programmes after work or at weekends (see more in sections 7.5.1 and 6.4.1). Also, there are problems related to trainers who were described as good lecturers, rather than good trainers, who are good at talking not doing (see section 6.4.1). Although top managers disagreed that there was a lack of T&D private centres (institutions), there was agreement about their poor qualities, in terms of just caring about how to gain more profit (see more in section 6.4.1).
- Problems related to the lack of particular T&D departments or sections and lack of professional T&D staff (see section 6.4.2).



- Problems related to the employees or trainees which include many other related problems, such as inappropriate T&D time for many employees, which makes them not like to attend any T&D programmes and overload of work they do every day, which makes attending T&D programmes in the morning impossible (see more in sections 6.4.3 and 7.5.1).
- Other related problems, which include trainees' instability or mobility after completion T&D programmes, were validated by 9 interviewed top managers (see more discussion in section 6.4.4).

It could be said that T&D faces many challenges and problems in Jordanian banks. These are: lack of motivation among employees to attend T&D programmes which affect T&D programme effectiveness in many ways and, importantly, it affects transferring or application process of the gained T&D skills and knowledge into work places; lack of motivation which is refers to many other problems will be discussed in section (7.5.1); inaccurate and poor TNA processes and techniques; poor T&D planning in terms of content and delivery methods; sending inappropriate persons to attend T&D programmes; lack of on-the job training, which is described as the most useful training approach; lack of good quality T&D centres or providers; lack of clearly defined T&D strategies; lack of long-term plans for developing human resource; lack of T&D departments and professional T&D staff; high cost of T&D programmes.

These findings are consistent with those of other Arab researchers. In this regard, Atiyyah (1993) argues that the effectiveness of most T&D programmes in Arab countries is generally low, due to: inadequate needs analysis; irrelevant curricula; unparticipative training techniques; lack of reinforcement. Moreover, training is not considered an important function to be conducted regularly; instead, it sponsors symposia, an occasion or event in which a number of theoretical papers on current topics are presented to a large invited audience. Also, Al-Tayeb (1986) points out that problems and obstacles of the T&D programmes in Jordan are: the theoretical approach; relying on lectures and group discussion as primary T&D methods and techniques; lack of top management support and partnership; huge amount of workload because of over centralization; need for competent trainers; scarcity of training. Moreover, Al-Ali (1999) argues that T&D obstacles in Kuwaiti organisations were related to insufficient investment in T&D, lack of a systematic

evaluation process and lack of strategic linkage between organisations' strategies and the T&D function. Meanwhile, interviews and the further questionnaire comments have introduced many other facts and issues which constitute the background to many other T&D problems and challenges. These are discussed in the following subsections.

#### **7.5.1 Transferring the Gained T&D Knowledge and Skills**

The discussions of training evaluation and T&D impacts on organisational performance and T&D main problems and challenges necessitate discussing the results relating to transferring the acquired knowledge and skills into the work environment. The most important objective for training is to provide employees with new skills, knowledge and information, in addition to changing their behaviour. Using or applying the newly learned or gained skills and knowledge in the work place is an important indication about training effectiveness. Muhlemeyer and Clarke (1997) argue that know-how transfer at the workplace is the most important process to secure organisational success. Transfer of training is defined as the degree to which trainees effectively apply the gained skills, knowledge and attitude gained in a training context to their jobs.

In this regard, participants were asked whether their employees used the skills, knowledge and information they gained in training in their work places. Tables 5.3.10a and 5.3.10b indicated that 63% of the participants thought that their employees use or apply the acquired skills and knowledge in their work places. It was found that there was no significant difference among bank groups in terms of transferring skills into workplace.

This finding is consistent with Al-Athari's (2000) findings, who found that 33% of the government and 60% of the private Kuwait organisations stated that their employees use the acquired skills and knowledge, while 67% of the government and 40% of the private Kuwaiti organisations declared that their employees do not do so.

To explore the reasons that might prevent employees from transferring what they gained from T&D programmes in the jobs, the participants, particularly those who answered that their employees do not apply the gained skills and knowledge into their work place, were asked about three reasons, namely, management support,

organisation culture and employee dissatisfaction, as the factors that might prevent the transferring process. Their answers, as they appear in Tables 5.3.11a and 5.3.11b, showed that lack of management support and organisation culture were the main factors that prevent employees from using the acquired knowledge and skills in their work environment. However, over half of the participants agreed that employees' dissatisfaction is one of the preventing factors in their organisations.

It was found that there was a significant difference among bank groups in terms of considering lack of management support as a factor that might prevent skills application, ranking investment bank group as the group emphasised this factor. Also, there was a significant difference among bank groups in considering culture as factor preventing skills applications, ranking investment and commercial banks groups in the first and second levels. Finally, there was no significant difference among bank groups ranking employees dissatisfaction as a factor preventing skills application.

This finding is consistent, to some extent, with Al-Athari's (2000) findings that lack of management support and organisation culture are the preventing factors in the surveyed Kuwaiti organisations; 90% of his participants agreed with them, while there was debate concerning employees' dissatisfaction. Also, this finding is consistent with Al-Ali (1999), who found that 65% of 500 trainees believed that lack of management support was the main reason preventing them from using their new knowledge and skills in their work. Abdalla and Al-Homoud (1995) found in their research that only 5% of the trainees did not feel satisfaction from their work environment, which made them unwilling to transfer their new knowledge and skills.

On the other hand, top managers were given the opportunity to talk in depth about transferring T&D skills and knowledge. Their answers, in addition to some further comments given by the questionnaires' participants, stressed employees' dissatisfaction as one of the most important factors preventing employees from transferring the newly gained knowledge and skills. It was shown in Chapter 6 that most of the interviewed top managers said that employees' enthusiasm, willingness and abilities to make changes in their current work places, after they finished T&D programmes, was the most important factor for successful T&D programmes. So, the application process depends on whether trainees want to apply or not. Unfortunately, some of the questionnaire participants emphasised that, usually, employees lack the



desire to make any change and they were dissatisfied or frustrated. It was unsurprising that most of the interviewed top managers declared that the system and the management of their banks support employees to transfer what they learned in their workplaces; however, some of them stressed the fact that some of the employees' direct managers do not encourage change.

In this context, Muhlemeyer and Clarke (1997) also argue that transferring the know-how at the workplace could lead to the development of resistance to change in the organisation, since the transferring process includes change. Resistance from employees, colleagues and line managers who may have some reservations about the introduction of know-how gained from training programmes. Organisational resistance may arise because of the introduction of new techniques and know-how that may impact the other processes and departments, which they are still operating under the old methods.

Therefore, employees in Jordanian banks lack the desire and enthusiasm to attend T&D programmes and the enthusiasm to apply what they learned into their workplace. This could be explained by the following revealed facts.

#### **1- Lack of On-the-Job Training, T&D Delivery Methods and T&D Content**

In this regard most of the study participants stressed lack of on-the-job training as one of the transferring challenges. It was found previously that most T&D programmes were conducted outside the banks, off-the job, or even inside the banks but off-the-job, which makes the application process difficult. That also referred to the discrepancy between the provided T&D programmes and the required work skills. In other words, most of the provided T&D did not suit the real need for a particular bank because most of these external programmes were designed and planned in a general way to suit many banks. In addition, T&D delivery methods play an important role in facilitating the application process. Unfortunately, most T&D delivery methods used by the banks or the external providers were off-the-job classroom methods, such as lectures.

#### **2- Timing of T&D Programmes**

It was found that all the banks, except the Arab Bank, provided T&D programmes in the afternoon, rather than in the morning. Thus, as explored in section 6.7, some line or direct managers refuse to send employees at work time even if they need T&D.

That is because sending employees during work time resulted in gaps at work, work accumulation and work pressure. That is linked to the fact, emphasised by many of the questionnaire participants, that the number of employees are limited and just fit the sectional needs and the lack of alternative for employees. So, sending employees in work time means that all their duties and tasks will be stopped and accumulated until they come back. Also, this indicates lack of on-the-job training and particularly job rotation. In this regard, Nolan (2002) affirms that, with small workforces, the scope for releasing staff for training and providing cover can be problematic. In addition, the real cost of training is higher in such organisations; it will be the cost of the programmes plus the unproductive labour.

Therefore, employees are sent to attend T&D programmes after they finish their work, thus they will be exhausted and tired. It could be argued that T&D time in most Jordanian banks is not appropriate for a successful learning process, since employees' abilities and willingness to learn in the afternoon is less than if they attended in the morning when they are fresh in mind and can think just about the content of the programmes. It is not fair that T&D programmes should be after finishing the workday, on account of the employees' spare time or weekend because this will affect the employees' motivation to work in the organisation, commitment to attending T&D and could affect the employees' loyalty and productivity.

### **3- Lack of Linking T&D With Incentive Rewards and Promotion System**

Another important reason for not attending T&D programmes is the lack of encouragement, which could be achieved through linking attending T&D programmes and perhaps transferring the new learned knowledge and skills into work places with an incentive reward or promotion system. Employees need to be encouraged and motivated to attend T&D programmes. In this context, Yeo (2003) states that, with a combination of reward and recognition systems, employees' satisfaction can be enhanced to handle greater responsibilities and challenges. This will guarantee better resources management to produce creative and innovative products and services and to face external challenges. In addition, with highly motivated employees, productivity and efficiency production and customer services will be greatly enhanced.

Moreover, Wilkins (2001) stresses that organisational culture and management style must encourage (e.g. through rewards) and support (e.g. by providing the necessary resources) the individual if he or she is to effectively apply the knowledge gained and skills developed through management development. In Jordanian banks it was found, according to 12 of the questionnaire participants' further comments, that employees received nothing as a result of attending T&D or transferring new knowledge and skills. This could affect employees' innovation and creativities, which could be one reason for employees' frustrations, lack of commitment and loyalty and mobility to other organisations looking for more motivation and rewards.

#### **4- Work Overload**

It was found from the questionnaire's further comments regarding the application process that work overload could be another reason that might inhibit attending T&D programmes. In Jordanian banks the number of employees is not enough compared with how many branches each bank has. Employees perform many duties and tasks, which make attending T&D programmes during work time (morning) impossible. There should be less workload for each employee; assigning specific tasks for each employee. This might require employing more people but, by doing so, the banks might help in solving unemployment problems and improve the country's economy and society.

With regard to organisational culture as one of the factors that inhibit transferring skills and knowledge, top managers did not mention it when they talked about the application process. However, in another context they were asked whether, in their organisations, culture supports the T&D function; just three top managers disagreed and eight managers agreed that their organisation's culture facilitated and supported the T&D function. However, five of them could not decide. Those who disagreed or were undecided that culture in their organisations supported T&D activities thought that most of T&D programmes were conducted by external providers outside their banks; external providers who design, implement and evaluate T&D programmes make a discrepancy between T&D and organisational culture. In addition, some of them criticized most of the employees' direct managers as traditional because they resist any innovation and change.



Therefore, it could be said that lack of employees' enthusiasm to attend T&D programmes was one of the obvious T&D problems and challenges in Jordanian banks and one reason for not applying the gained skills and knowledge. There are, however, many other reasons, such as T&D time, T&D approach and methods, overload of work and lack of promotion and encouragement to attend T&D programmes. In addition, lack of management support and organisational culture that does not encourage innovation and change are other mentioned challenges and problems for transferring the process in Jordanian banks.

### **7.5.2 Findings Related to Motivation for Providing T&D Programmes**

Read and Kleiner (1996) contend that the motivation to provide training varied from one organisation to another. A few organisations are committed to enhancing employees' skills and competences. Other organisations conduct training to meet current job requirements. Unfortunately, many organisations conduct training simply for appearance's sake. In Jordanian banks, as discussed in section 6.7, not all of them are committed to T&D; T&D is still viewed as leisure time. T&D is not viewed as an important necessity; rather, it is viewed as a cost to be avoided as much as possible, a waste of money and time (see sections, 6.7 and 6.13). That was obvious from the allocated T&D time and budget. The allocated time for T&D was inappropriate, since it is always in the afternoon or during the weekends, which affects the effectiveness of T&D programmes. In this context, Mondy et al. (1999) argue that most of the managers have the same reaction all the time: that they have no time and they are too busy to think about T&D.

Therefore, time and cost are the most emphasised considerations when studying the offers provided by external providers, rather than whether or not it is appropriate for them. External providers usually provide T&D programmes at competitive prices in the afternoon (see more in section 6.4.3, 6.4.4 and 6.7). Cost is the most important criterion on which Jordanian banks depend when comparing and choosing between in-house and off-house training. That is clear since most of the participants agreed that the high cost involved with T&D programmes is one of the most important T&D problems and challenges (see section, 7.5). In this context, Al-Hadad (1996) set out some important points regarding the management of T&D in Arab organisations; one is that organisations normally tend to adopt training-related-to-cost approach. Thus,

they reduce training costs without giving any attention to the quality of the programme.

Over half of the questionnaire participants claimed that their organisations had particular budgets for T&D (see Table 5.3.5a) and ten interviewed top managers agreed that they had specific budgets for T&D activities. However, the allocated financial resource for T&D is flexible and depends on the banks' financial circumstances. Thus, the T&D budget can be increased or decreased. Interestingly, it was found from the questionnaires' further comments that T&D budgets, in most Jordanian banks, are allocated as a way to avoid paying taxes.

Although all of the interviewed top managers disagreed with the statement which says that T&D is a waste of money and time, many of the questionnaire participants stressed the fact that T&D is considered as leisure time. They viewed T&D as opportunities to get the employees away from their routine work, to enjoy and relax. That was an obvious explored reason why they ask for external assistance. Moreover, T&D could be described as education; that was obvious from the used delivery methods, normally T&D programmes ended by granting the trainee a new certificate which is important for their CV. In this regard, Al-Hadad (1996) argues that in most Arab organisations the training function is just a group of lectures followed by certificates rather than a complete system and systematic process. According to some of the questionnaire participants, T&D is a kind of prestige, a show off tool to illustrate or show how much they spend on T&D, where the T&D programmes are conducted and in which hotel.

Therefore, it could be said that T&D is still not considered an important or necessary function; it was found that, in many Jordanian banks, T&D was not linked to the real work environments since the commonly used approach was off-the-job training rather than on-the-job training. Many considerations were taken into account when choosing between on-the-job training and off-the job training outside the organisation; importantly, the cost. Some of the external T&D providers offered their services at a competitive low price which makes the bank compare between the costs of doing it inside or sending employees out; usually they send employees out. Another important indication was that T&D is considered on many of the banks' balance sheets as a cost which needs to be minimised, depending on the bank's situation. Importantly, they

allocate a budget for T&D to avoid paying taxation to the government. Another indication is that the time allocated to T&D is in the afternoon, when the employee is too tired and exhausted to attend such T&D programmes. Sending employees in the afternoon means that there is a lack of alternative for those employees, lack of job rotation and lack of awareness of the importance of T&D to the bank.

### **7.5.3 Findings Related to Utilizing Foreign Western T&D Programmes, Contents and Trainers**

Arab organisations, including Jordanian banks, have invested heavily in resources and time to adopt managerial T&D practices and theories developed in western countries. Therefore, the interviewed top managers were asked about their viewpoints regarding using western training and learning packages, either by sending employees outside Jordan to attend these programmes, or by asking foreign trainers to come and conduct T&D programmes. As shown in Table 6.2, top managers were asked whether they think using western training and learning packages may cause difficulties in terms of cultural clash of values and languages. Seven top managers, mostly from commercial and investment banks, were against this statement. Also, the table showed that seven top managers, mostly from investment and Islamic banks, validated the statement. Therefore, they were split; half agreed and half disagreed that using western T&D may cause some problems.

Those who were not against using foreign western managerial T&D programmes and believed that using foreign T&D programmes or asking foreign trainers to provide T&D programmes does not cause trouble justified that by different reasons.

- Foreign trainers are helpful, well-educated, well-qualified in T&D field, up-to-date with T&D literature, knowledgeable with how to conduct effective T&D programmes by using the appropriate up-to-date T&D methods. So, simply, they bring everything new about T&D.
- In management and T&D there is no place for local cultural traditions and customs. That is because the world has become a small village, thus, managerial work principles, including T&D, have become international standards. Thus, there is no problem in implementing and applying these international practices in any context. Global competition requires being up-to-date with what is going on outside your culture and local area so, if you want to succeed, you need to think globally, work globally and compete



globally. Thus, those managers expressed fears that, unless employees' skills and performance are raised to international standards, they would find it very difficult to remain in business in the future.

- Western (developed) countries are considered benchmarks in terms of T&D practices. Thus, it is important to understand what T&D best practices are.

On the other hand, those who were against using western managerial T&D programmes in their organisation, or thought they were not successful if they were used, justified that by the following points

- Foreign T&D programmes contain a different cultural aspect which could not be applicable to Jordanian culture.
- The main barrier relating to using western T&D programmes emphasised by the interviewed top managers, even those who were for using western T&D programmes, was the language used in these programmes. Since most of these programmes are conducted in English, not in the Arabic language, they are difficult to be understood by many trainees. Also, it could create misunderstanding and difficulty in application for those programmes. In addition, there is no possible way for those people who are poor in English to participate in such programmes.
- These foreign western T&D programmes are very expensive.

Many researchers and authors argue that overemphasis on family ties and interpersonal networks, in addition to the cultural differences in the Arab countries, may make the application of any foreign managerial practices and theories difficult. Thus, serious consideration should be given before any attempt is made to transfer western managerial practices and theories to Arabic culture. In this context, Abdalla and Al-Homoud (1995) argue that most Arab organisations apply most of the developed training techniques and most of the advanced training material, as they are applied in the UK and the US. However, these processes and development programmes face many obstacles and barriers in Arab countries, such as bureaucracy, inflation, malfunctioning and inefficient current T&D management. Also, it could be argued that the social-cultural environment in developing countries has built in features which could be described as inhibitors of development, which provokes an external locus of control in individual life. Religion and familism (family relationships and power) make individuals prefer the well-being of their family and tribe in preference to their own individual well-being.

Cultural fit is the most important consideration which should be taken into account when transferring western managerial practices and techniques. The literature is overwhelmed with evidence of the importance of considering the cultural fit of T&D schemes, particularly when foreign elements of knowledge or behaviour are being introduced in a host country. Thus, if T&D programmes are to be successfully implemented, they must be subjected to a cultural scrutiny to liberate them of all potentially built-in assumptions and prejudices, in order to make them suitable to their target customers.

In this regard, Smith and Bond (1993) recommend that, for the successful application of western T&D programmes, techniques and processes, they should fit the internal work culture that involves norms, values and attitudes of an organisation's people who are responsible for effective implementation of these programmes and techniques. Some of the interviewed top managers have described the current T&D practices in the Arab countries as 'cut and paste' without any consideration of the cultural differences and fit (see 6.5). This is consistent with Al-Rasheed's (1993) findings in his study, aimed at examining which Jordanian managers understood the higher goals of their jobs and related this to the pattern of motivation and job satisfaction. He found that Jordanian banks managers translate the relevant concepts and theories in a similar way to their original in the west, without taking into consideration the issues of cultural fit. He also found, in many Jordanian organisations, that there is a lack of training needs assessment, use of conventional training methods and a lack of effective procedures for management T&D evaluation.

Wilkins (2001), in his study, aimed to investigate the appropriateness of one specific English management development programme and to identify the factors that may impact upon its effectiveness in the Arabian Gulf region. In particular, the study aimed to assess whether language and/or certain aspects of culture either hinder student learning and development or present particular difficulties for trainees or trainers. He found that, although the concept of management development itself is heavily influenced by Western objectives and values, and Western social and cultural thought, most training professionals in the Gulf believe that the curricula of western universities and awarding bodies are suitable for the Gulf region also. When using expatriate trainers there is always the danger that the local needs will not be accurately or adequately assessed or understood. There are many aspects of the local

culture that may be unfamiliar to expatriate trainers, such as organisational culture and the allocation of responsibilities within organisations, local labour economics, the influences of religion and the expected style of leadership and communication.

## **7.6 Findings Related to what Needs to be Done to Deal with Most T&D Problems and Challenges**

As explored in section 7.5, the management of T&D in Jordanian banks faces many challenges and obstacles which are consistent with most other Arab organisations' T&D challenges and problems, as explored in Chapter 2. What needs to be done in order to tackle most of the current T&D problems and challenges is one of the important questions and objectives of this study. To answer this question, both secondary data (the review of the relevant literature) and the interview data were used. Thus, the interviewed top managers were asked what, in their opinions, needs to be done in order to overcome the main T&D challenges and obstacles, thus, to improve the effectiveness of T&D programmes. Their answers, in addition to some comments made by some of the questionnaires participants, as presented in section 6.10, indicated the need for the following practical suggestions to be made or undertaken, in order to improve T&D activities.

- **T&D needs to be considered seriously**

T&D needs to be considered as an important investment rather than a cost which needs to be minimised, or a leisure activity. T&D should be a systematic continuous function, rather than a stand-alone process held occasionally as a period of fun or leisure. In this regard, Lee (1996) emphasises that training should be seen as a supporting business strategy and, in some cases, may be an input to it. T&D staff, according to most of the interviewed top managers, should be responsible for creating this new view about the importance of T&D, responsible for changing the ways by which an organisation's people consider T&D. Moreover, all managerial levels, particularly top management who are considered key organisation stakeholders, should be convinced of the importance of T&D as a strategic tool for increasing an organisation's competencies, performance and change and for achieving an organisation's corporate strategies and objectives.

In supporting this need, Lee (1996) suggests that, in order to gain strategic and tactical benefits from investment in training, human resource specialists must win the trust of top management, by demonstrating that training is relevant to the



organisation's needs. Trainers should begin by delivering a quick and sure return on training investment. They could then build a reputation for delivering relevant and useful training and go on to win support for training activities with longer-term outcomes. Top management commitment and leadership are very important factors for effective strategic T&D, as mentioned before (see more in section 6.10).

- **The need for systematic strategic T&D**

T&D activities should be linked to, integrated with and derived from, organisational strategies, plans and policies. They should play an important strategic proactive role rather than being piecemeal, stand-alone activities, designed to react to the current organisational conditions.

- **The need for well-qualified, educated T&D specialists in the T&D field**

In order for them to conduct these responsibilities, T&D internal staff need to be well-educated, developed and specialists in the field of T&D, as suggested by the interviewed top managers in section 6.10. In this regard, Al-Faleh (1987) and Atiyyah (1993) also suggest that more and better-qualified training specialists should be supplied to ensure high-quality services through cooperation with educational institutions, specialists T&D institutions and professional associations and beneficiaries.

- **The need for assigning a particular department, division or unit for T&D**

It was found that T&D is still considered an activity managed by HRM, rather than a particular department or division, or even unit. Some top managers, in addition to some of the questionnaire participants, emphasised the need for a particular T&D department or division which ensures that more attention, money, time and people will be allocated to T&D activities (see more in section 6.10).

- **The need to link T&D with promotion, reward and punishment system**

Employees need to be encouraged to provide T&D programmes in the morning, not in the afternoon; thus, T&D should be provided in a time that is appropriate for employees' learning condition, providing on-the-job training that is more interesting, rather than providing boring, theoretical material and, finally, T&D attendance should be compulsory rather than optional through linking T&D with promotion, incentive rewards and punishment. That means that an employee does not get promoted or

rewarded until s/he attends a particular T&D programme (see sections 6.10 and 7.5.1).

- **The need for systematic TNA process**

TNA and training evaluation are the most problematic stages, not just in Jordanian banks but in all Arab organisations. T&D should be provided to fill a gap in the employees' and organisational performance, thus, it should aim to solve real practical work problems, rather than for appearance or prestige sake. Therefore, according to the interviewed top managers, more attention should be given to TNA, which determines the gap between what is happening and what is supposed to happen, in order to maximize organisational performance. Thus, TNA should be conducted based on a systematic needs analysis, including organisation, job and employees' training needs; this, according to the top managers, will save money, time and make T&D activities more useful (see section 6.10).

- **Need for changing T&D delivery methods and T&D should be for all managerial levels**

As explored before, there is a lack of on-the-job training and an overemphasis on the off-the-job training in Jordanian banks. Top managers suggested that T&D should be practical rather than theoretical, which makes it difficult to be applied. In supporting this need, Nolan (2002) states that the importance of in-house on-the-job training for small organisations is difficult to overstate. The importance of this type of training is attributed to the fact that many organisations employ only a small number of people and, thus, have difficulty in providing additional employees to cover working shifts for those engaged in training. In addition, as much of the employees' work is performed in direct contact with customers, training is conducted on the job so that the experience of dealing with customers can be gained. Moreover, Wilkins (2001) recommends that Arab organisations should minimise their use of formal lectures and make training sessions as practical and interactive as possible. Much learning is achieved through problem solving, management games and group work, role-play and class discussions. Case studies should be used, but they should be directly relevant and applicable to those organisations. On the other hand, questionnaire participants suggested that T&D should include all managerial levels, including top management level, which in most banks, their T&D needs are not assessed by T&D department, division or unit.

- **Need for line managers involvements**

In most organisations line managers are less committed to T&D activities because T&D means that their employees will leave their work and duties to go to the training programmes for a while. Therefore, it is very important to convince those managers of the importance of training in improving the work when the employees will return to their work after training; also, to gain more commitment and support, line managers should participate in formulating T&D objectives and evaluation. This is stressed by Wognum (2000) who emphasises the importance of fully involving line managers in any HRD decision-making, so that HRD activity, at the tactical and operational level, is aligned with HRD policy making at the strategic level. Furthermore, Lee (1996) and Harrison (1997) emphasise the need for shared ownership of HRD, where line managers and HRD staff work in partnership over HRD issues. Moreover, Redshaw (2000) suggests that, to overcome most T&D problems, line managers should be involved in evaluating training effectiveness. However, the role of the line managers is underdeveloped for a variety of complex, attitudinal and cultural reasons.

- **The need for more care when using western managerial and developmental theories and programmes**

As mentioned in Chapter 2, most Arab organisations rely on ready-to-use western T&D programmes and techniques. However, what these organisations really need to be aware of is the application of these theories, practices and techniques in their workplace environment. Thus, when transferring western managerial and developmental theories, programmes and practices, these organisations, including the Jordanian banks, should take into account their unique organisational and national culture. In other words, it is important to familiarise western development managerial theories, practices and trainers with cultural characteristics of the Arab societies and local organisational conditions because, what is suitable for western organisations, may not be suitable for local Arab organisations needs and conditions. When nominating trainees to attend such kinds of T&D programme, Wilkins (2001) recommends that, before enrolling candidates on internationally accredited management development programmes, it is important to ensure that they have sufficient ability in reading, writing and speaking English. Moreover, training contents and curricula must be written for Arab participants, or carefully selected and modified if necessary from available foreign sources.



Moreover, many Arab researchers have argued that national culture has its effect on the individual, as well as on organisational performance in Arab organisations. Thus, management T&D has been influenced by different socio-cultural factors which create concerns for the effectiveness of transferring western management training and development programmes into Arab organisations.

It could be concluded this chapter by saying that this study has explored many new facts about T&D in Jordanian banks and raises many other questions which need to be answered and representing directions for future research. The next chapter brings the conclusions of this chapter which are the conclusions of this thesis

### 8.1 Introduction

This chapter summarises the main findings reached throughout this study. It reviews the evidence assembled to meet the research objectives spelt out in Chapter 1. Also, this chapter contains a presentation of the major contributions of this research to both academic and managerial practices, along with their implications to the interested T&D professionals in this study. Finally, the limitations of this research are outlined, followed by some suggested future research directions.

To start with, it is worth recalling that this study is an exploratory study conducted in Jordanian banking organisations, which aims to explore the current practices of management T&D and evaluate its strategic position and role in helping organisations to improve their performance. This study is specifically concerned with achieving the following research objectives.

1. To explore current management T&D practices in Jordanian banks; management of Training Needs Assessment (TNA) process, T&D delivery and management of training evaluation process.
2. To explore the strategic position and role(s) of T&D function in Jordanian banks: specifically, to identify whether existing T&D function is characterized by the strategic HRD criteria provided by Garavan et al. (1995); to discuss the roles of T&D function in terms of helping the organisation to implement, shape and/or formulate its corporate objectives and strategies based on Lee's (1996) Training Maturity Model; to discover if T&D improves employees' and organisational performance.
3. To identify the most important concerns, problems, and challenges that may face T&D functions and programmes in Jordanian banking organisations, including challenges of transferring skills and knowledge into work places and applying western managerial practices.
4. To propose practical suggestions, based on the participants' viewpoints to tackle T&D problems and challenges that exist in Jordanian banking organisations.
5. To contribute to the understanding of HRD in differing cultural contexts. Therefore, a comparison among bank groups is to be made to identify whether

Jordanian bank groups share the same T&D management practices, roles, problems and challenges.

These research objectives are achieved through answering the following targeted research questions.

1. What are the current T&D management practices in Jordanian banking organisations in terms of how is Training Needs Assessment (TNA) conducted, what are the training delivery methods and how is training evaluation and follow-up conducted?
2. Is the T&D function strategic, mature and effective in terms of helping Jordanian banks to improve their performances?
3. What are the main problems and challenges that could influence the effectiveness of T&D in Jordanian banks?
4. What needs to be done to tackle the main problems and challenges of T&D to improve its effectiveness?

To answer and meet these research questions and objectives, the researcher has undertaken an intensive review of the available literature on T&D in Jordan, other Arab countries and in the western world. The aim was to explore and construct a strong theoretical background of the conditions under which T&D is most effective, both in theory and practice. A questionnaire survey based on the previous research questionnaires conducted in other countries, along with interviews conducted with 15 top managers were the main primary data collection methods.

## **8.2 Summary of the Main Findings**

Based on the analyses of the quantitative and qualitative data, presented in Chapters 5 and 6 and discussed together in Chapter 7, the following summary of the main findings and conclusions were derived.

### **8.2.1 Current T&D Practices and Management**

The first summary findings are related to the first research question and objective, which were mainly about exploring the current T&D practices and management, in terms of how TNA is conducted, how T&D programmes are managed, provided and delivered and how T&D programmes are evaluated. In addition, the main problems and obstacles facing the evaluation process and the backgrounds of the people who are in charge of T&D activities in Jordanian banks were explored.



- **Summary of the Findings Related to the TNA Process and Management**

All Jordanian banks assess their employees' training needs regularly, almost every year. The most commonly used TNA techniques were questionnaires, interviews with employees' direct managers (their viewpoints of the employees' training needs) and direct observation, while the less frequently used TNA methods were job description and performance records and the rarely used one was determination through specialist T&D committee. However, commercial and Islamic banks use performance appraisal information and job description as TNA techniques in addition to the other mentioned TNA. The most common TNA indicators within Jordanian banks were the introduction of new work tools, lack of employees' knowledge and skills, customer dissatisfaction and poor quality services, while low profitability, high absenteeism and high turnover were the indicators taken into account to a small and a very small extent in all Jordanian bank group no difference.

Jordanian banks provide T&D programmes for their employees when the employees need training on new work methods, are newly recruited, are upgraded and when departments and employees request training, the banks occasionally depend on performance appraisal information to provide T&D. However, in commercial banks T&D is regularly provided when performance appraisal is made and when employees request T&D. In the foreign banks, T&D is regularly provided when performance appraisal shows a need for T&D. In the investment banks, T&D is provided when departments and employees request training and in the Islamic banks T&D is provided after appraising employees' performance and when employees or departments request training.

The TNA techniques could be described as highly subjective because they depend mainly on what managers or supervisors think about their employees' training needs, rather than on what performance appraisal records show or what the employees' job descriptions show, in addition to observation and the managers' viewpoints. Also, it was found that TNA in Jordanian banks is conducted based mainly on who will attend T&D programmes and individual analysis. (Please see more related findings in sections 7.3.1, 7.3.1.1-7.3.1.4).

- **Summary of the Findings Related to the T&D Delivery Approach**

The most commonly used T&D delivery approaches in all Jordanian bank groups were the external (outside the organisation) training approach, off-the-job training and on-the-job training approach. However, the most emphasised training approach was external training. So, although most Jordanian banks offer in-house training, they still prefer sending employees to particular external providers and institutions, importantly, The Institute of Banking Studies. The reasons for sending employees to external providers were mentioned in section 7.3.2.1: importantly, the low cost of external training programmes compared with in-house programmes; the time of these external programmes which would mostly be in the afternoon after the day's work; the lack of well-equipped training rooms and internal professional T&D staff and trainers.

All Jordanian banks depend heavily on external providers in managing T&D programmes, including designing, implementing and evaluating these programmes. Usually, the externally provided T&D programmes use a widely used approach, because they are provided for many banks without making any distinctions for their particular training needs. That raises a doubt about the appropriateness of these programmes to Jordanian banks. Also, these findings raise many other important questions of whether these external programmes are appropriate as a main T&D approach: whether those external T&D programmes are always successful in meeting the banks' real needs; whether these programmes that are designed, planned, conducted and evaluated by external people, even if they were professionals, could be transferred into the work place.

It was found that most Jordanian banks importantly commercial and Islamic banks offer their own in-house training programmes but most of these T&D programmes are off-the-job programmes. Thus, the most commonly used T&D delivery methods by Jordanian banks were conventional, mainly lectures, group work, case studies, seminars, coaching and demonstration; while, the less frequently used T&D methods were games, individual projects, role-playing, interactive video, computer-based training and job rotation. Also, lectures, seminars, group work and case studies were the main T&D methods used by external providers. Based on these findings it was concluded that classroom methods were the dominant T&D methods, off-the-job methods rather than on-the-job T&D methods, which implies that T&D in most

Jordanian banks is considered as education for individuals' development and for the life rather than training for the current jobs. Also, it implies that difficulties arise in transferring the learned skills and knowledge into work places. (Please see more discussion of these findings in sections 7.3.2.1-7.3.2.3).

- **Summary of the Findings Related to the T&D Evaluation Process**

All Jordanian banks believe in the importance of the evaluation process; thus they conduct this process for their in-house T&D programmes regularly. Questionnaires, asking trainees' managers or supervisors about their observation and assessments of trainees learning and tracking performance appraisal records were the main methods used when evaluating T&D programmes. However, two participants from commercial banks and one from Islamic banks declared that they test their trainees' knowledge and skills before and after T&D programmes. Moreover, external T&D programmes are evaluated outside the banks.

All Jordanian banks use the Kirkpatrick evaluation model criteria when they evaluate in-house T&D programmes. Nevertheless, they depend to a very large extent on the reaction level, which is about the trainees' reaction, opinions, attitudes and satisfaction about T&D programmes, followed by learning outcomes which they evaluate through asking the trainees' direct managers for their assessment of the trainees' learning. Some investment, Islamic and commercial banks evaluate behaviour changes and some commercial banks evaluate the results level as well. Thus, evaluation is mainly based on subjective ways: individuals' perception, opinions and attitudes toward T&D outcomes, rather than focusing on behaviour changes and result improvement.

Training evaluation faces many difficulties: lack of quantitative measures; difficulty in measuring the change of trainees' behaviour over a short period of time; difficulty in separating training impact on the final results from the impacts of other activities; difficulty in getting managers to participate in the evaluation process. In the foreign banks lack of knowledge about evaluation, lack of job description, time required to do evaluation are some other difficulties. In the Islamic banks high cost evaluation process is a problems as well. According to the top managers, the T&D evaluation challenges and problems were lack of well-qualified people who are in charge of T&D evaluation, lack of knowledge about the evaluation process and over dependency on external providers to evaluate the T&D programmes. (Please see more related findings in sections 7.3.3, 7.3.3.1-7.3.3.4).



- **Summary of the Findings Related to the Characteristics of the People Who are in Charge of T&D Activities**

It was found that the majority of Jordanian banks have been in business for an average of 26 years, which indicated that Jordanian banks are young organisations. Foreign and commercial banks are the oldest banks operating in Jordan. The participants were the people responsible for managing and running T&D activities and were in the age group of 34 to 49 years. The majority of them possessed at least university degrees; some of them in commercial banks hold masters and PhD degrees. Predictably, most of the participants were males. In addition, this study found that the majority of the participants were middle managers with an average work experience of 19 years. However, the majority of the participants had 7 years or less work experience in the field of T&D. So, T&D managers and HR/HRM managers were well-educated, mainly middle managers and had long work experiences; however, they lack experience in the field of T&D as specialist managers or experts. (Please see more related details and findings in section 7.2).

### **7.2.2 Strategic T&D and Organisational Performance**

The second summary findings are related to the other research questions and objective(s), which were mainly about exploring the strategic position of T&D and the important role of T&D in achieving and improving the organisations' corporate objectives and performance.

- **Summary of the Findings Related to T&D Strategic Position**

In the majority of the Jordanian banks, the status of T&D within the bank's structure was an activity that integrated within the HR/HRM department. Although most of the interviewed top managers believed in the importance of a particular department or division for T&D, they justified the reasons for not assigning one (see sections 6.4.2 and 7.4.1.1). HR/HRM and the general managers were the main people to whom T&D people reported. T&D strategies, plans and policies are formulated by T&D people, HR/HRM managers and the top management level, while middle management levels, which could include other department managers and line managers do not participate in formulating them but, according to the literature, they should be involved in order to ensure successful T&D programmes.

T&D in Jordanian banks is characterised by some of the SHRD criteria; however, it does not fit other criteria, such as integrated with organisational strategies, line

managers' commitment and support, expanded role of T&D managers and trainers, emphasising evaluation process. But it could be said that T&D in the commercial bank group is more characterised by SHRD than in any other bank groups. Top managers' viewpoints on this were, basically, 'No' or 'Not yet, it needs time', 'This is a dream', justifying these answers by the lack of clear T&D strategies, lack of T&D departments and lack of evidence of T&D impact on the organisation's profit.

In all Jordanian banks, T&D was categorised as tactical, piecemeal, planned interventions conducted to react to the current organisational challenges or circumstance, which means that T&D plays a reactive role. However, in some commercial banks T&D plays a proactive role. The conclusion was that the concept of strategic T&D was not found yet in Jordanian banks, even if some commercial banks had specific departments for T&D and clearly defined strategies. Moreover, T&D in most Jordanian banks plays a reactive implementation role rather than a proactive role. (Please see more in sections 7.4.1.1-7.4.1.3).

- **Summary of the Findings Related to T&D Main Objectives**

It was concluded that the most notable T&D objectives for all Jordanian banks were improving or enhancing employees' skills, helping employees to do their jobs, orienting new employees and keeping employees informed of technical changes.

- **Summary of the Findings Related to T&D Impacts on the Employees' Performances**

The most important impacts of T&D on employees in Jordanian banks were: improving employees' skills and knowledge, learning new work methods, improving employees' attitudes, improving employees' behaviours, improving employees' on-the-job performance and productivity. The least T&D impact on employees' performance were increasing employees' commitment, increasing employees' satisfaction, increasing team working, increasing employees' creativity. However, the majority of the commercial banks' participants agreed T&D impact on employees' commitment, satisfaction and creativity. (Please see section 7.4.2.2).

- **Summary of the Findings Related to T&D Impacts on the Organisations Performances**

Participants agreed that the most important training impact on organisational performance were: improving quality services (agreed from all the bank groups); increasing customer satisfaction and increasing productivity (mainly from commercial and investment banks). While, the least agreed T&D impacts were on profitability and

increasing sales, followed by decreasing turnover rate, (agreed by eleven participants mostly from commercial and foreign banks), decreasing the absenteeism rate, increasing innovation and change and saving cost/reducing costs. However, it is important to say that the judgment of T&D impacts on organisational performance was not based on objective measures; instead it was based on T&D and HRM and top managers' viewpoints. (For more details and related findings see section (7.4.2.3).

### **8.2.3 T&D Main Problems and Challenges**

One of the most important research questions and objectives was to explore the current problems and challenges which confront T&D activities in Jordanian banks and which could affect the effectiveness of T&D programmes and activities. The exploration also includes whether trainees transfer their newly gained skills and knowledge into their workplaces and whether using western T&D managerial practices and programmes cause any trouble.

- **Summary of the Findings Related to T&D Main Problems and Challenges**

The most important problems and challenges confronting T&D activities and programmes in Jordanian banks were: lack of motivation among employees to attend T&D programmes (agreed mostly by investment and Islamic banks' participants); inaccurate training need analysis processes (agreed mainly by investment, commercial and foreign banks' participants); poor training planning in terms of contents and methods (agreed mostly by foreign, investment and commercial banks' participants); sending inappropriate persons to the training programmes (mostly from investment, commercial and foreign banks); lack of on-the-job training (agreed mainly from investment and foreign banks); lack of long-term plans for developing human resources in the organisations; lack of good private training centres (agreed mostly by investment banks participants); lack of professionals in the T&D department (agreed by participants who were mostly from investment and foreign banks).

However, the high cost involved in T&D programmes, the discrepancy between the provided T&D and job skills, the lack of linking T&D with the overall organisation plans and senior managers' doubt about the importance of T&D were also problems of T&D in the investment banks. Top managers believed that the main problems of T&D were: poor TNA process; lack of particular T&D departments; lack of clearly defined T&D strategies; lack of understanding of the importance of T&D for the



organisational success; lack of T&D professionals in the organisations; lack of on-the-job training (see more details in section 7.5).

- **Summary of the Findings Related to Using Acquired Knowledge and Skills**

The analysis revealed that most of the questionnaire participants believed that employees use or transfer the acquired knowledge and skills. However, some from investment and commercial banks believed that they do not, referring to the lack of management support and organisational culture as the main factors that prevent employees from using the acquired knowledge and skills in their work environment, in addition to the employees' dissatisfaction. On the other hand, the interviewed top managers were divided regarding whether employees transfer what they gain from T&D. They believed that employees' enthusiasm, willingness and ability to make changes in their current work places after they finish T&D programmes are the most important factors for successful T&D programmes. The reasons for employees lack of enthusiasm to attend T&D programmes are explained by the following reasons: lack of on-the-job training; T&D delivery methods and T&D content; the inappropriate T&D time; lack of linking T&D activities to the reward and promotion systems; the overload of work for each employee; lack of alternative employees. (Please see more in section 7.5.1).

- **Summary of the Findings Related to How T&D is Considered**

Unfortunately, in many Jordanian banks T&D is conducted simply for appearance's sake. Not all of them are committed to T&D; it is still viewed as leisure time and not as an important necessity, rather as a cost to be avoided as much as possible and a waste of money and time (see section 6.7). Time and cost were the most emphasised considerations when studying the offers provided by external providers. Although most participants declared that they had particular T&D budgets, these budgets were determined as a way to avoid paying taxation. (Please see section 7.5.2).

- **Summary of the Findings Related to Using Western T&D programmes or Materials**

It was found that western T&D programmes in Jordanian banks face and produce many problems because they contain different aspects of culture and values which could not be applicable to Jordan. They are conducted in English, which might be difficult for trainees to understand, and the cost of foreign T&D programmes is very high. However, most top managers in commercial banks believed that using western T&D programmes is very useful since, usually, foreign trainers are well-qualified in the T&D field, up-to date with T&D literature and knowledgeable about how to

conduct effective T&D programmes. So, they bring everything new about T&D, managerial work principles including T&D have become international standards; global competition requires being up-to-date with what is going on outside your local area. Therefore, they believed that, if you want to success, you need to think globally, work globally and compete globally and, finally, western (developed) countries are considered as benchmarks in terms of T&D practices; thus, it is important to understand what T&D best practices. (See section 7.5.3).

#### **8.2.4 Things Which Need to be Done in Order to Improve T&D Effectiveness and Situation**

It was found that, to tackle the main problems and challenges of the T&D, in addition to improving the T&D situation, many things need to be done, or many decisions need to be taken. T&D should be taken seriously as an investment, a necessary rather than a prestige activity and/or a cost to be minimized and T&D staff need to be responsible and able to convince the organisations' people of the importance of T&D activities for the organisation's success. T&D needs to be a systematic function, linked and derived from the overall organisational strategies, plans and policies, rather than being piecemeal, stand alone activities, designed to react to the current organisational conditions. T&D people need to be well-qualified, educated and, possibly, specialists in the T&D field; it is importance to assign a particular department, division or unit for T&D. There is a need to link T&D with a promotion, reward and punishment system for a systematic accurate TNA process, for more on-the-job training and T&D should be for all managerial levels. There is also a need for line managers to be involved and for more care to be taken when transferring and using western managerial and developmental theories and programmes.

#### **8.3 Major Contributions to Knowledge**

This study has made significant original contributions to knowledge at academic and practical levels as an important first exploratory empirical study in Jordanian banking organisations T&D. The following sections present the academic and practical contributions of this study.

### 8.3.1 Academic Contributions

For scholars, these are the academic contributions of this research.

- This study is considered as a step towards theory building relating to T&D in Jordanian banking organisations. It has brought together a large body of knowledge in management T&D, T&D in Arab countries, strategic T&D and T&D-organisational performance and unified diverse schools of thought into one integrative perspective. The review of the literature in these fields has revealed gaps and the need for more empirical studies to be conducted, therefore, this study integrates, refines, extends the empirical work conducted in these fields and fills some of the gaps in the literature of these fields.
- This study can be described as an important exploratory study that includes important issues which need to be understood for managing effective and successful T&D functions and programmes in organisations. This study includes and integrates important objectives into one coherent integrative study. It includes T&D current management and practices in Jordanian banks, an evaluation of the strategic position and sophistication role of T&D in these organisations and an exploration of the impact of T&D on organisational and employees' performance.
- This study contributes to knowledge as being the first exploratory empirical study conducted into T&D in Jordanian banking organisations. Thus it raise and improve the understanding of T&D current practices and management in Jordanian banks and enrich and fill the gaps in the literature of T&D in Arab countries.
- This study raises awareness of the importance of the T&D function as an important strategic function, which could help organisations to achieve corporate strategies and gives a better understanding of how T&D could be effectively approached and implemented.
- It has revealed many new facts and issues that need to be taken into account when studying the impact of T&D on organisational performance and when planning for an effective T&D programme, such as employees' motivation, enthusiasm and willingness, T&D time and the importance of an incentive reward. In addition, it provides what needs to be done to improve the T&D situation in Jordanian banks and in many other organisations.
- This study has explored many new ideas and facts which could be considered as directions for future work.



### 8.3.2 Managerial Contributions

The findings of this study which have revealed several important implications for T&D professionals, including all the issues related to T&D activities in Jordanian banks, are presented throughout the study, specifically in Chapters 6 and 7. It is important to stress that one of the main research questions and objectives was to explore and suggest what needs to be done in order to improve the T&D situation in Jordanian banks. The suggestions and findings related to this objective were based on practical suggestions presented by the study participants. These suggestions were presented and discussed in sections 6.10 and 7.6.

It could, therefore, be argued that, from a practical point of view, this research has provided several major managerial contributions. As many organisations have suffered from a low success rate with their T&D activities and most of them feel that T&D does not work, this study has provided useful guidelines in the form of the critical elements and factors that can enhance success in T&D. It provides assessments for the effectiveness of the current practices relating to the implementation and evaluation process of T&D and reflects all the related problems and challenges. From this study T&D professionals can derive a better understanding of the role of their T&D activities in the development of the organisations, especially in today's business world, characterised by ever increasing competition, globalisation and change. It helps T&D professionals to understand how they can better manage their T&D activities, what they need to focus on and what they need to do to improve T&D effectiveness. This study has also provided useful guidelines to assist the organisations in shifting the role of their T&D functions from playing reactive roles to playing proactive strategic roles and deriving a better understanding of the role of T&D in the organisational development and success.

Based on the results of this study, and in order to improve T&D activities in Jordanian banks, managers need to consider all the suggested critical points presented in sections 7.6 and 6.10, in addition to the following implications.

- In terms of TNA, this process needs to be systematic; training needs should be assessed based on objective systematic techniques rather than being subject to the employees' direct managers' viewpoints and personnel aspects. Employees need to be nominated to attend T&D because they need training rather than for social cultural considerations (relative, friendships and so on), emphasising the need to be on employee performance appraisal records and job descriptions

when assessing training needs. Analyses should include individual, organisational and job training needs rather than individuals' needs.

- In terms of T&D delivery methods, more emphasis on in-house training, specifically on-the-job training, is required. Also, organisations need to consider the quality of external T&D centres and, when studying the external training offers, the quality and appropriateness need to be taken into account. Coordination and cooperation between these organisations and the external providers is required rather than over dependency on them to manage T&D programmes, especially the evaluation process.
- With regard to the evaluation process, the most critical stage, more attention and effort is required when evaluating T&D programmes. Importantly, there is a need to evaluate the outcomes of external T&D programmes rather than asking the external provider to do that. Evaluation should be based on a systematic model. Emphasis needs to be on other Kirkpatrick evaluation model outcome levels instead of an overemphasis on the reaction level because it does not provide or reflect much about T&D effectiveness. Evaluation should be conducted based on the objectives of the planned T&D programmes.
- T&D needs to be considered seriously: T&D staff need to be well-educated and experienced because they have the responsibility to improve the T&D situation and improve the organisations' views about the importance of T&D; T&D needs to be integrated and derived from organisational strategies, plans and policies; T&D should be linked to promotion and reward systems; T&D problems and challenges need to be solved and employees need to be encouraged to attend T&D programmes.
- Employee satisfaction and commitment is an important issue; thus, Jordanian banks should pay more attention to how to satisfy those employees and increase their commitment. In addition, more alternatives need to exist in order to facilitate employees attending T&D programmes in the morning. Meanwhile, these organisations will enhance the Jordanian economy by reducing the unemployment rate in Jordan.
- Top managers and line managers need to be committed to, and supportive of, T&D activities through being involved in formulating T&D strategies, plans and objectives.

#### 8.4 Limitations of the Study

Every research project is limited by the constraints on the researcher, and this study is no exception. These are the limitations of this project.

- The sample study has been restricted to all Jordanian banking organisations including foreign banks operating in Jordan, so the generalisation of the findings of the present study are limited to the banking organisations and other financial companies operating in Jordan. The generalisation to other business sectors in Jordan is not possible due to the different organisational environment and context, and to different social, economical and political issues.
- All the required information or data were available in the headquarters of the Jordanian banks, which made the number of distributed and received completed questionnaires limited. This is because in the banks' branches there were no T&D functions, so everything relating to T&D activities is centralised in the headquarters.
- The research sample included only T&D and HR/HRM managers and 15 top managers in these organisations, rather than including regional bank branches and employees. That was explained by the facts that those people do not have all the required information, they do not know how T&D programmes are managed; however, they would talk about their experiences with T&D programmes.
- It was not intended in this study to explore external training providers' opinions, because this study takes the stand that the organisation itself, more than the external providers, is the key determinant in making its T&D more effective.
- There was a lack of literature on T&D in Jordan and other Arab countries. Most of the available literature was related to the gulf countries. In addition, strategic HRD is a relatively new concept, so there is a lack of related studies that could help in formulating an accurate measurement of strategic T&D.
- There was a lack of empirical studies previously conducted in the fields of the research, thus, a lack of scales and measurements that could be used in order to establish a cause and effect study to examine the relationship between T&D and organisational performance. Most of the available studies revealed controversial findings that do not encourage further studies, as mentioned before. However, it is important to say that this study did not intend to



establish a cause and effect relationship between T&D and organisational performance since it is difficult to do so, as mentioned before. In addition, it includes many other exploratory objectives and questions which require the exploratory study style rather than the hypothesis testing style.

- The researcher was limited to using some particular analytical techniques since most of the data were not normally distributed; the sample size was so small and the available validated scales were ordinal, nominal and dichotomous. The small number of questionnaires resulted in using non-parametric techniques. In addition, many other advanced statistical techniques were not possible.

### **8.5 Directions for Future Research**

It could be argued that this study has addressed a number of important questions, targeted a number of important objectives and has made a significant contribution as one of the first attempts at empirically exploring the nature and the extent of strategic T&D activities in Jordanian banks, identifying the main concerns and problems which face T&D activities, in addition to exploring the vital role of T&D in improving the organisations' performances. The conclusions and implications derived from this study remain tentative until such time as they are confirmed by similar studies using identical or alternative research methodologies. A refinement of this work would consist of verifying that all relevant and important aspects of T&D have been covered, thus providing other researchers with an opportunity to offer a more complete picture of the situation as it stands. Replication of this investigation, with possible improvement in five or ten year's time, could be useful, too. It could be argued that the limitations of this study, presented in the previous section, could be viewed as opportunities for future research.

It could be said that this study has revealed and explored many other questions which need to be answered in future research. As shown in Chapter 7, the discussions of the research qualitative and quantitative data raise many other facts and questions. Therefore, the researcher feels that there are several other research directions that could be successfully pursued in the future.

- A research sample studying T&D practices within two or more sectors would provide more valuable information and provide the opportunity to compare between them.

- Research designed to target the employees, trainees and trainers, to explore trainees' and trainers' perspective of T&D programme effectiveness and problems would be a valuable contribution.
- A comparative study between two UK organisations that invest in people and a Jordanian organisation would also be valuable.
- Several case studies could be conducted to explore in more depth the nature and extent of T&D within a selected number of private Jordanian organisations. Such studies would reveal more details and insights that are often overlooked by survey research.
- An explanatory study could be undertaken to investigate the impact of organisational characteristics, such as size, sector, foreign or domestic ownerships, staff turnover on training measured by number of trainees, cost of T&D and duration. Thus, this study would include many sectors and, importantly, include the international organisations operating in Jordan.
- Research could be designed to study the employees' situation in Jordanian banks, specifically answering questions such as, is the current employee number in Jordanian banks enough? Are those employees able to conduct or accomplish all the delegated tasks? How many tasks or duties should be delegated to each employee? How many training programmes could each employee attend annually?
- Further research could be designed to answer the following questions, is individual training needs analysis enough for assessing training needs? What are the barriers for taking job and organisational needs into account?
- Research which employs case study design could be conducted to explore in more depth how T&D programmes are managed and designed in Jordanian external training institutions, to find out to what extent these external T&D are suitable for local organisations.
- A multi-method approach design could be used in a research to find out how T&D impacts on employees' morale, what needs to be done in order to encourage and motivate employees.

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## **Appendix A: General Information about Jordan**

This appendix is designed to provide the reader with the background of the country in which this study is conducted. It consists of the following sections: a brief review of the country's history, geography, climate, people and culture.

### **1- History of Jordan**

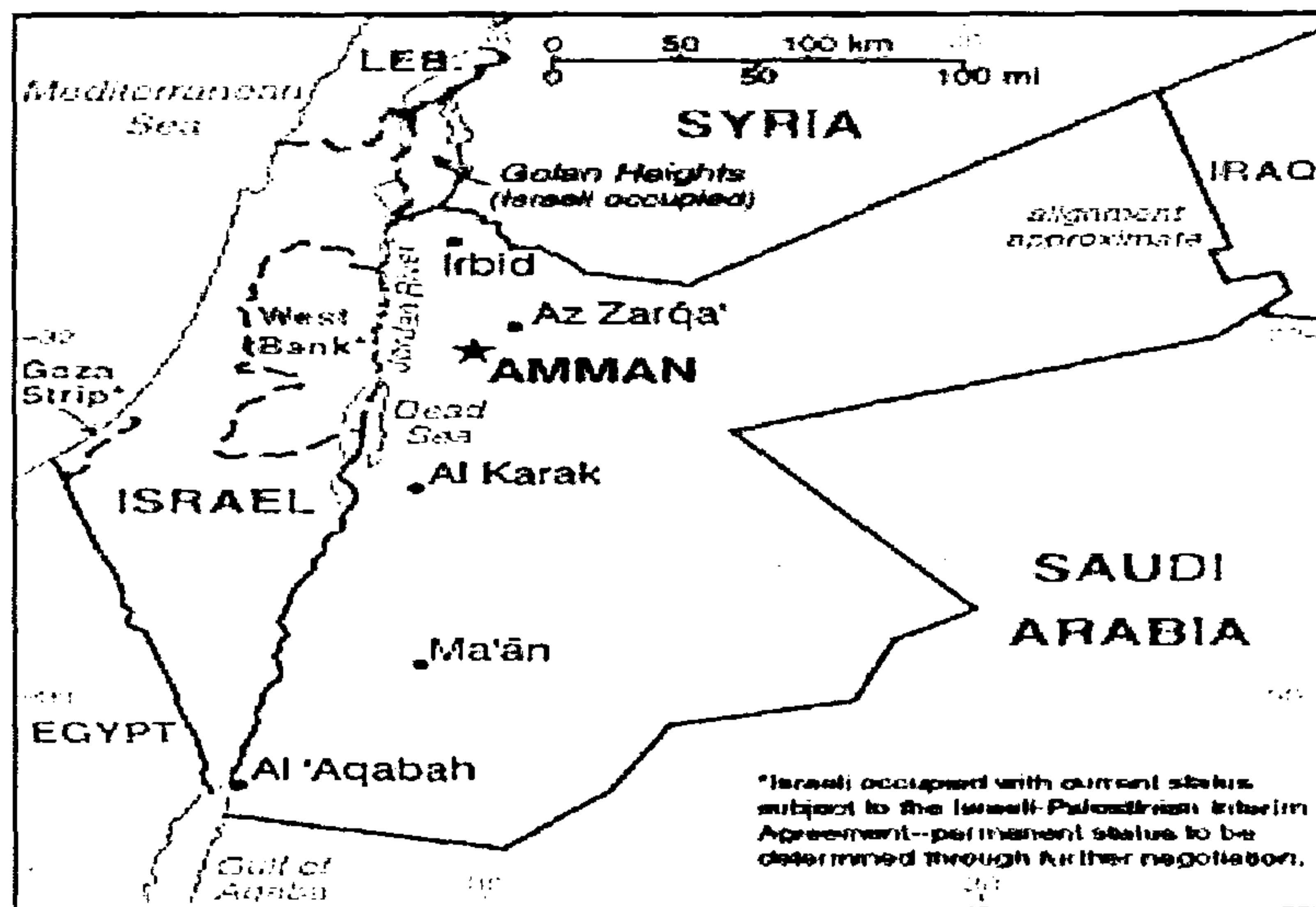
The Hashemite Kingdom of Jordan, as an independent state, is a 20<sup>th</sup> century development. Jordan has been home to some of mankind's earliest settlements and villages and relics of many of the world's great civilizations can still be seen today. As the crossroads of the Middle East, the lands of Jordan and Palestine have served as a strategic area connecting Asia, Africa and Europe. Thus, since the dawn of civilization, Jordan's geography has given it an important role to play as a channel for trade and communications, connecting east and west, north and south. Jordan continues to play this role today.

Because of its centralised location, the land of Jordan is a geographic value which changed hands many times throughout antiquity. Parts of Jordan were included in the dominions of ancient Iraq, including the Sumerian, Akkadian, Babylonian, Assyrian, Mesopotamian Gilead, Ammon, Moab and Edom Empires. From the west, Pharaonic Egypt extended its power and culture into Jordan, while the nomadic Nabateans built their empire in Jordan after migrating from the south of the Arabian Peninsula. Finally, Jordan was incorporated into the classical civilisations of Greece, Rome and Persia, the relics of which are scattered across the Jordanian landscape. Since the mid-seventh century, the land of Jordan has remained almost continuously in the hands of various Arab and Islamic empires. However, the most significant event that shaped the present socio-culture of the area was the beginning of Islam in the seventh century. After what is known as Jordan became part of the Islamic Empire it was governed by many rulers from several places such as Damascus and Baghdad. However, the Ottoman Turks took over the country in 1516 and ruled it for the next 400 years. In 1921, Emirate of Jordan was established and Abdullah (Sherif Hussein's son) became Prince of Tran Jordan. In 1946 the country obtained its independence from the British Mandate.

For most of its history, since independence from British administration in 1946, Jordan was ruled by King Hussein (1953-99). A pragmatic ruler, he successfully managed competing pressures from the major powers (US, USSR, and UK), various Arab states, Israel and a large internal Palestinian population, despite several wars and coup attempts. In 1989 he reinstituted parliamentary elections and gradual political liberalization; in 1994 he signed a formal peace treaty with Israel. King Abdullah II - the eldest son of King Hussein and Princess Muna has become the king after his father's death in February 1999. Since then he has consolidated his power and undertaken an aggressive economic reform programme. Jordan acceded to the World Trade Organisation in 2000 and began to participate in the European Free Trade Association in 2001. After a two-year delay, parliamentary and municipal elections took place in the summer of 2003. The Prime Minister and government appointed in October 2004 declared their commitment to accelerated economic and political reforms and the new cabinet includes an extraordinary number of four women as ministers.

## **2- Geography**

The Hashemite Kingdom of Jordan is a relatively small Arab country situated in the Middle East. The country is bordered on the north by Syria, to the east by Iraq and by Saudi Arabia on the east and south. To the west is Israel and West Bank, while Jordan's only outlet to the sea, the Gulf of Aqaba, is to the south. Jordan occupies an area of approximately 96,188 square kilometres including the Dead Sea, making it similar in size to Austria or Portugal. However, Jordan's diverse topography and landscape disprove its actual size, demonstrating a variety usually found only in large countries.



### 3- Climate

The climate depends on which part of the country you are in, as height ranges from 400 meters (1,312 feet) below mean sea level at the Dead Sea, to 1850 meters above sea level at the Al Shirah Mountains. The climate tends to be dry during summer, while winter and spring are cooler and during these seasons most of the country's rainfall occurs. June to September are the hottest months of the year when temperature rises to about 32 deg. C. The period between December and February is coolest. Snowfall often occurs and temperatures stay around 15 deg. C during the day. Jordan tends to be hot and dry in summer and cooler and wetter in Winter; January and February are the wettest months.

### 4- Language

Arabic is the official language and is spoken by all Jordanian people. English is widely spoken particularly at government and business levels. French and German are spoken to some extent. The Circassian community has managed to retain its Circassian language as well as speaking Arabic. In addition to Jordan, Arabic is the official language of Saudi Arabia, Kuwait, Oman, United Arab Emirates, Qatar, Iraq, Syria, Lebanon, Egypt, Sudan, Libya, Tunisia, Algeria and Morocco.

### 5- Religion

More than 92% of Jordanians are Sunni Muslims and approximately 6% are Christians. The majority of Christians belong to the Greek Orthodox Church, but there



are also Greek Catholics, a small Roman Catholic community, Syrian Orthodox, Coptic Orthodox, Armenian Orthodox and a few Protestant denominations. Several small Shi'a and Druze populations can also be found in Jordan.

## **6- Tradition**

Of all the people of the Middle East, none has a reputation as the Bedu, or Bedouin. Largely a travelling people they stick to ancient ways living by fabulous codes of hospitality and kinship. Village life has in recent years changed more radically than that of the traveller; it remains in essence the same. Even in the cities traditional values have not been lost. From an early age Jordanians are taught to be generous, warm, open and friendly, and at the core of Jordanian society remain the ideals of tribal unity and respect for the family. The legendary Arab hospitality is no myth and has to be experienced to be fully appreciated. The word "Bedu" comes from the Arabic word "Badawi" is meaning "A resident of the desert". The Bedouin endure the desert and have learnt to survive its unforgiving climate.

## **7- Population and society**

The following statistics demonstrate the demographic trends in Jordan.

- Official Jordanian statistics gave a 2004 population figure of 5,611,202.
- Age structure: 0-14 years: 35.2% (male 1,009,604; female 967,645), 15-64 years: 61.1% (male 1,829,984; female 1,598,141) , 65 years and over: 3.7% (male 100,896; female 104,932) (2004 est.)
- Median age: total: 22.2 years male: 22.8 years female: 21.5 years (2004 est.)
- Population growth rate: 2.67% (2004 est.)
- Death rate: 2.62 deaths/1,000 population (2004 est.)

## **8- Education**

The government's good intentions in the area of education were constrained with hard financial circumstances, a rapidly changing labour force, and the demographic problem of a youthful population. Nevertheless, remarkable progress had been made in various spheres. Education has been a stated priority of the government for a number of years. In 1986 government spent on education 12.2% of the national budget. Education has become widely available, although some observers have

questioned both the quality of the instruction and the appropriateness of the curriculum to the economy's requirements. Recognizing the need to supply training more suited to realistic employment prospects and to improve the level of teacher training, the government was continuing to strengthen vocational and technical education and to offer in-service training for its teachers- this is another area for future research-. Public education is free and compulsory between the ages of 6 and 15.

## **9- Economy**

Jordan is a small Arab country with inadequate supplies of water and other natural resources such as oil. Debt, poverty, unemployment are fundamental social and economical problems. Jordan is not economically self-supporting and must depend heavily on foreign aid, primarily from petroleum-valuable Arab countries. Further challenges were placed on the economy after the 1967 Israeli occupation of the West Bank, by the consequent influx of unemployed refugees. In the late 1980s Jordan's economy became increasingly dependent on the overland transport of goods from the port of Al-Aqaba to Iraq and on remittances from Jordanian workers employed in the Gulf States. Both these sources of revenue were endangered by Iraq's invasion of Kuwait in August 1990. Moreover, the Gulf War or crisis, which began in August 1990, created serious economic problems, forcing the government to stop most debt payments and suspend rescheduling negotiations. Aid from Gulf Arab states, worker remittances, and trade revenues contracted. Refugees flooded the nation, producing serious balance-of-payments problems.

In an attempt to encourage growth King Abdullah in 1999, has undertaken some broad economic reforms in a long-term effort to improve living standards. Privatization, liberalization the trade regime sufficiently to secure Jordan's membership in the WTO (2000), a free trade accord with the US (2000), and an association agreement with the EU (2001). These measures have helped improve productivity and have put Jordan on the foreign investment map.

## **Sources**

<http://www.cia.gov/cia/publications/factbook/geos/jo.html>

<http://www.see-jordan.com/>

[http://www.mapzones.com/world/middle\\_east/jordan/economyindex.php](http://www.mapzones.com/world/middle_east/jordan/economyindex.php).

## Appendix B: The Study Population

**Table B.1: The study population**

	Name	
	<b><u>A. Commercial Banks</u></b>	<b>Commercial banks</b> perform general financial activities, such as: financing working capital, term finance, import and export activities, and deposit services. They also allocate and invest financial resources in a variety of economic sectors. Most of the operating banks are commercial banks
1	Arab Bank PLC	
2	Arab Banking Corporation (Jordan)	
3	Bank of Jordan PLC	
4	Cairo Amman Bank	
5	Export & Finance Bank	
6	Jordan Gulf Bank	
7	Jordan Kuwait Bank	
8	Jordan National Bank PLC	
9	The Housing Bank for Trade & Finance	
	<b><u>B. Foreign Banks</u></b>	<b>Foreign banks</b> are branches for foreign international banks investing in Jordan, but still directed by foreign management. Two of them are British, one American, one Egyptian and one Iraqi. All of them are commercial in nature.
10	Standard Chartered Grindlays Bank	
11	Egyptian Arab Land Bank	
12	HSBC Bank Middle East	
13	CitiBank	
14	Rafidain Bank	
	<b><u>C. Islamic Banks</u></b>	<b>Islamic banks</b> are characterised by an approach that avoids the payment and receipt of interest.
15	Islamic International Arab Bank PLC	
16	Jordan Islamic Bank for Finance and Investment	
	<b><u>D. Investment Banks</u></b>	<b>Investment banks</b> offer long-term lending to a wide variety of economic sectors. They finance equity for start-ups and, thus, contribute to enlarging business activities in Jordan.
17	Arab Jordan Investment Bank	
18	Jordan Investment and Finance Bank	
19	Middle East Investment Bank	
	Societe Generale de Banque au Liban	
20	Philadelphia Investment Bank	
21	Union Bank for Saving & Investment	
22	Industrial Development Bank	

(Sources: the Association of Banks in Jordan, Central Bank of Jordan, 2003)



## THE LICENSED BANKS BRANCHES 2003 AND THEIR BRANCHES

Bank name	Number of branches	
	Inside Jordan	Outside Jordan
Housing Bank	96	4
Jordan Islamic Bank	52	
Jordan National Bank	43	15
Jordan Bank Of	42	7
Arab Bank	32	84
Bank Jordan Kuwait	27	2
Calro Amman Bank	32	20
Jordan Commercial Bank	22	3
Egyptian Arab Land Bank	15	
Societe General Jordan	14	
Arab Banking Corporation (Jordan)	12	
Union Bank For Saving And Investment	11	1
Standard Chartered Bank	7	
Investment Bank Jordan Arab	7	1
Arab Islamic International Bank	11	
And Finance Bank Jordan Investment	7	
Philadelphia Investment Bank	5	
Bank HSBC	2	
Rafidain Bank	3	
Development Bank Industrial	1	
Citi Bank	2	
Finance Bank & Export	1	
<b>Total</b>	<b>444</b>	<b>137</b>

Source: The Association of Banks in Jordan <http://abj.org.jo/english/statistics4.htm>

Also see [www.cbj.gov.jo](http://www.cbj.gov.jo) —→ Publications —→ Yearly statistical series —→  
Money and banking

The banking sector in Jordan has continued to grow. New banks in Jordan have been established in 2005, the number now exceeds 27 banks.

## Appendix C: The Covering Letter



### *University of* **HUDDERSFIELD**

#### **Effective Training and Development and Organisational Performance in the Context of Jordanian Banking Organisations**

##### **Questionnaire Survey**

Dear participant:

I am currently studying for a PhD degree in Human Resource Management at the University of Huddersfield, United Kingdom. I am undertaking a research project entitled "Effective Training and Development and Organisational Performance in the Context of Jordanian Banking Organisations", supervised by Dr. Roger Hall.

Through this research, the researcher is trying to become acquainted with training and development activities and attempting to assess the effectiveness and the actual benefits of training and development activities/ programmes in the Jordanian banking organisations. In addition, I am trying to explore the actual practices of management training and development, as well as, the research aims to identify the most important factors that might affect this function.

Your response is truly important to the success of this study. I would like to assure you that your response will be processed as '**Strictly Confidential**'. Your response will be used for academic purposes only. So please try to answer all questions included, however, if you are unsure about a response, or think it would be misleading, please leave the specific question unanswered.

I shall be pleased to share the findings of this research once the study is completed. In closing, I would like to thank you very much in anticipation for your kind co-operation.

I look forward to receiving your reply  
Sincerely yours,

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**Appendix D: The Academic Supervisor's Letter**



*University of*  
**HUDDERSFIELD**

RH/GenLet/RA0014

8 March 2004

To Whom it May Concern:

This is to confirm that Ikhlas Altarawneh is a full-time student of Huddersfield University. She is researching for a PhD in Human Resource Management and will be conducting fieldwork in Jordan in the banking sector. Her work is purely academic and the information she collects will be used only for research purposes.

Your co-operation and support are crucial for the successful completion of this research.

Roger Hall  
Director of Studies  
Department of Management  
Huddersfield University of Business School  
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**Section A: (Current Practices of Management Training and Development).** The purpose of this section is to obtain information about how training and development is conducted in your bank.

**Part 1: Training need assessment**

**A1. Do you conduct formal training and development need assessment in your bank?**

☐ Never    ☐ Rarely    ☐ Sometimes    ☐ Mostly    ☐ Always

**A2.If your answer to QA1 is (Rarely, Sometimes, Mostly, Always), which of the following**

Training need assessment methods	1	2	3	4	5
Questionnaires					
Personal face-to-face interviews with employees					
Group interviews with managers and supervisors					
Direct observation					
Determination through specialist training committee					
Performance appraisal information or results					
Through a job descriptions for individuals in your bank					
Other, please specify.....					
.....					
.....					

methods are used to determine training needs in your bank? Please tick (✓) in the box that best reflects your answer where:

1=Never	2=Rarely	3=Sometimes	4=Mostly	5=Always
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**A3. How often does your bank conduct training and development needs assessment?**

☐ Every half year    ☐ Annually    ☐ Every 2-3 years    ☐ Every 4-5 years    ☐ 5 years and more

**A4. To what extent do you use the following indicators to assess the training needs? Please tick (✓) in the box that best reflects your answer where:**

1= To a very small extent	2= To a small extent	3=To a considerable extent	4= To a great extent	5= To a very great extent
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Indicators to assess training needs	1	2	3	4	5
Lack of knowledge					
Lack of skills					
Poor performance					
Introduction of new work methods					
Customer dissatisfaction					
Poor service quality					
Low profitability					
High turnover					
Frequent employees transfer to other divisions					
Low employees morale					
High absenteeism					
Other, please specify.....					
.....					

**A5. Please specify when training is provided for employees in your bank? Please tick (✓) in the box that best reflects your answer where:**

1=Never	2=Rarely	3=Sometimes	4=Mostly	5=Always
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When training is provided	1	2	3	4	5
When employees are newly recruited					
When employees need training on new technologies, equipments and new working methods					
When performance appraisal assessment show some gap					
When employees are upgraded to fill new positions					
When a departments request it					
When the employees request it					
Other, please specify.....					
.....					

## Part 2: Training delivery methods

**A6. Which of the following forms of training does your bank use? Please tick (✓) in the box that best reflects your answer where:**

<b>1=Never</b>	<b>2=Rarely</b>	<b>3=Sometimes</b>	<b>4=Mostly</b>	<b>5=Always</b>
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Training and development forms	1	2	3	4	5
On-the-job training					
Off-the-job within the organisation but not on-the-job					
External training (outside the organisation)					
Other, please specify..... .....					

**A7. Does your bank acquire or gain any sort of assistance from external providers (trainers/training centres) during the preparation or implementation of your training and development programmes?**

☐ Yes      ☐ No

**Note: If your answer is No, please go to Question A10**

**A8. If yes, please specify why does your bank acquire assistance from external providers (trainers or training centres)?**

- 1.....
- 2.....
- 3.....

**A9. Please indicate the type of the assistance provided by the external providers, please tick (✓) in the box that best reflects your answer where:**

1=Never	2=Rarely	3=Sometimes	4=Mostly	5=Always
---------	----------	-------------	----------	----------

Assistance or services provided by external providers	1	2	3	4	5
Make change to external training and development programmes to suit the bank's needs					
Design the training and development programmes from the beginning					
Provide the bank with specialist experiences in training and development programmes					
Conduct the training and development programmes					
Evaluate the training and development programmes and content					
Other, please specify .....					
.....					

**A10. Does your bank offer its own in-house training and development programmes?**

☐ Yes ☐ No

**A11. If yes, please estimate the percentage of in-the-house training and development programmes from the total training and development programmes conducted by your bank?** 24

**%**

**A12. Which of the following training methods are used by your bank and/or by external training providers, please tick (✓) in the box that best reflects your answer where:**

<b>1=Never</b>	<b>2=Rarely</b>	<b>3=Sometimes</b>	<b>4=Mostly</b>	<b>5=Always</b>
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[illegible]

**Part 3: Evaluation and follow up**

**A13. How important is measurement training evaluation in your bank?**

☐ Not at all important

☐ Relatively unimportant

☐ Somewhat important

☐ relatively important

☐ Very important

**A14. Does your bank evaluate training and development programmes?**

☐ Never

☐ Rarely

☐ Sometimes

☐ Mostly

☐ Always

**A15. If your bank evaluates its training and development programmes, what methods are usually used? Please tick (✓) in the box that best reflects your answer where:**

<b>1=Never</b>	<b>2=Rarely</b>	<b>3=Sometimes</b>	<b>4=Mostly</b>	<b>5=Always</b>
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Evaluation tools and techniques	1	2	3	4	5
Asking employees to fill a questionnaire at the end of the programme					
Interviewing the trainees at the end of each training programme					
Testing the trainees before and after the training programmes (pre and post test)					
Asking the trainees’ managers or supervisors for their assessment of the trainees’ learning					
Performance appraisal reports					
Others, please specify..... .....					

**A16. Please indicate which of the following training evaluation models does your bank use when evaluating training and development programmes? Please tick (✓) in the box that best reflects your answer where:**

<b>1=To a very small extent</b>	<b>2= To a small extent</b>	<b>3= To a considerable extent</b>	<b>4= To a great extent</b>	<b>5= To a very great extent</b>
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Evaluation models	1	2	3	4	5
Kirkpatrick (trainees’ reaction; learning outcomes; behaviour outcomes, results the impact on profits, productivity, quality, etc					
CIRO ( training context, training input, trainees’ reaction; and training outcomes)					
CIPP (training context, training input, training process, training products or outcomes)					
Other, please specify..... .....					

**A17. To what extent do you evaluate the following levels of outcomes? Please tick (✓) in the box that best reflects your answer where;**

<b>1=To a very small extent</b>	<b>2= To a small extent</b>	<b>3= To a considerable extent</b>	<b>4= To a great extent</b>	<b>5= To a very great extent</b>
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Levels of outcomes	1	2	3	4	5
<u>Trainees’ reactions</u> : Feeling and opinion of the trainees about the programmes’ material, facilities, methods, contents, trainers, durations and relevance of the programmes.					
<u>Learning outcomes</u> : The skills, knowledge and attitudes acquired during the programme					
<u>Behaviour change</u> : The change in on-the-job performance, which can be attached to the programme					
<u>Results</u> : The effect in the organisation’s performance resulting from the change of behaviour such as: cost saving, quality improvement, customer satisfaction, etc.					



A18. To what extent do you agree or disagree with the following possible difficulties and challenges that might face your bank when evaluating training and development programmes? Please tick (✓) in the box that best reflects your answer where:

1=Strongly disagree	2= Disagree	3= Not sure	4= Agree	5= Strongly agree
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Evaluation challenges and difficulties	1	2	3	4	5
Difficulties in measuring the performance’s improvement in certain jobs					
Difficulties in measuring the change of trainees’ behaviour over a short period of time					
Difficulties in identifying the appropriate quantitative measures					
High cost evaluation process					
Most of training outcomes are subjective in nature					
Lack of knowledge about evaluation process					
Absence of job description					
Time required to do evaluation well					
Difficulties to separate training influence on the final results from other organisation’s functions’ influences					
No specific body is in charge of evaluating the training programmes					
Difficulties in getting managers to participate in evaluation process					
Training and development objectives are not clear					
Other, please specify .....					
.....					

**Section B:(Training effectiveness).** The purpose of this section is to obtain information related to the effectiveness of training and development function/ programmes, and their impacts on the bank performance.

**Part 1: Training and development strategic position and role in the bank**

B1. Would you please chart the status of your training and development unit within your bank structure? (Please tick one)

1	Section within department	
2	Division/unit within section	
3	Department	
4	Training and development function is integrated within the personnel or human resource department.	
5	Other please specify.....	

B2. How long has your training and development department/unit been established for?

Years

B3. Please indicate the people to whom your training and development department/division reports:

(Please tick all that apply)

1	Top management/ Board of directors	
2	General managers	
3	Executive manager	
4	Personal /HR managers	
5	Other,.....	

B4. Who is responsible for formulating training and development plan and policies in your bank? (Please tick all that apply)

1	Top management (chairman, CEO, GM, MD, or other Board members)	
2	Middle management (functional managers or other senior	
3	Training and development department/division	
4	Personnel /human resource department/division	
5	Others, please specify .....	

**B5. To what extent do you agree or disagree with the following statements that indicate how strategic is your training and development function and programmes? Please tick (✓) in the box that best reflects your answer where;**

<b>1=Strongly disagree</b>	<b>2= Disagree</b>	<b>3= Not sure</b>	<b>4= Agree</b>	<b>5= Strongly agree</b>
----------------------------	--------------------	--------------------	-----------------	--------------------------

	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Training and development in my bank is integrated with the overall bank strategy					
You have access to your bank objectives and strategies					
The bank has a clearly defined strategy relating to human resource development					
Training and development strategy is derived from and related to the overall bank's strategy					
The bank has a clear ongoing plan for training and development					
Training plans and policies are integrated with the overall bank's plans and policies					
The bank has a formal (written) training and development plan and policy					
The bank has informal (unwritten) training and development plan and policy					
Training and development managers participate in formulating the bank's overall strategy					
Policies and plans related to training and development are flexible and adaptable to changing circumstances					
Top management is committed to, supports, and provides all the facilitation to training and development activities					
Top management believes that training and development function is essential to the bank's overall performance					
The relationship between the training staff/external training specialists and line managers is based on mutual understanding and an exchange of ideas to solve problems related to human resource development					
Line managers facilitate management of training and development activities and provide coaching, monitoring and support					
Training strategy, plan and policies are in harmony with the bank's personnel policies (e.g. recruitment, salaries, promotion, security of development, etc)					
Training and development objectives relating to the bank's culture					
Training and development programmes in my bank help in imparting the bank's culture to employees					
Training managers are consultants and participate in the bank's board meeting					
we emphasise cost effectiveness evaluation to assess the effectiveness of training					
Your bank has a specific budget for training and development					
Training and development budget is sufficient to achieve training and development plans and objectives					

**B6. The following statements categorise the sophistication role of training and development function and the extent to which it is integrated with the organisation's corporate strategy. Where do you think your training and development is best categorised? Please tick (✓) in the box that best reflects your answer where:**

<b>1=Strongly disagree</b>	<b>2= Disagree</b>	<b>3= Not sure</b>	<b>4= Agree</b>	<b>5= Strongly agree</b>
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	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Training and development is a very important function through which strategy is formulated (proactive strategic influencing role)					
Training and development help in shaping strategy (proactive strategic shaping role)					
Training and devolvement is the means for implementing corporate strategy and achieving goals (implementation role)					
Training and development is integrated with operation management (operational role)					
Training and development activities are isolated, tactical,, piecemeal , planned interventions conducted to react to the current organisational challenges or circumstances (reactive role)					
The bank has no <u>systematic</u> training and development function					

**Part 2: Effectiveness and impacts of training**

**B7. Does your bank target the following objectives when conducting training programmes?**

**Please tick (✓) in the box that best reflects your answer where:**

1=Strongly disagree	2= Disagree	3= Not sure	4= Agree	5= Strongly agree
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Training and development objectives	1	2	3	4	5
Helping employees to perform their current job effectively					
Enhancing employees’ skills, knowledge and attitudes					
Orientation of new employees					
Keeping employees informed of technical and procedural changes occurring within the bank					
Others, please specify .....					
.....					

**B8. Do training programmes help to achieve the following employees’ outcomes in your bank?**

**Please tick (✓) in the box that best reflects your answer where:**

1=Strongly disagree	2= Disagree	3= Not sure	4= Agree	5= Strongly agree
---------------------	-------------	-------------	----------	-------------------

Training outcomes and impact on employees	1	2	3	4	5
Changing or improving employees’ behaviour					
Improving employees’ attitudes					
Learning new ways of doing work					
Encouraging teamwork					
Enhancing and increasing employees’ skills and knowledge					
Improving on-the-job performance					
Increasing employees’ satisfaction					
Increasing employees’ creativity					
Increasing employees’ productivity					
Increasing employees’ commitment and motivation					
Other, please specify.....					
.....					

**B9. Does the training offered impact on any of the following organisational outcomes in your bank?**

**Please tick (✓) in the box that best reflects your answer where:**

1=Strongly disagree	2= Disagree	3= Not sure	4= Agree	5= Strongly agree
---------------------	-------------	-------------	----------	-------------------

Training influences on organisational outcomes	1	2	3	4	5
Productivity and efficiency					
Quality service					
Innovation and change					
Increasing job satisfaction					
Increasing customer satisfaction					
Decreasing turnover rate					
Increasing profitability					
Increasing sales					
Cost saving					
Deceasing absenteeism rate					
Other, please specify .....					

**B10. Do trained employees use the acquired knowledge and skills in their workplaces?**

☐ Yes    ☐ No



**B11. If your answer is No, do you think the following factors prevent your employees from using their acquired knowledge and skills in their workplaces? Please tick (✓) in the box that best reflects your answer where;**

<b>1=Strongly disagree</b>	<b>2= Disagree</b>	<b>3= Not sure</b>	<b>4= Agree</b>	<b>5= Strongly agree</b>
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<b>Factors that may prevent employees to implement new acquired skills and knowledge in their workplaces</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Lack of management support					
Organisation culture does not encourage change					
Employee dissatisfaction					
Others, please specify .....					
.....					

**Section C: (Training and development problems and challenges).** The purpose of this section is to determine the main problems and obstacles that might face training and development function/ programmes in your bank.

**C1. To what extent do you agree or disagree with the following possible factors that might hinder training and development in your bank? Please tick (✓) in the box that best reflects your answer where:**

<b>1=Strongly disagree</b>	<b>2= Disagree</b>	<b>3= Not sure</b>	<b>4= Agree</b>	<b>5= Strongly agree</b>
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<b>Possible factors that might hinder training and development</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Management does not support training programmes					
Some senior managers do not believe in the importance of training					
Lack of long-term plan for developing human resource					
Poor co-operation and co-ordination between the various departments and the training and development department/division					
Poor quality training programmes					
High cost of training and development programmes					
Lack of on-the-job training					
Inaccurate training need analysis					
Lack of private training centres					
Discrepancy between the provided training and development and job skills					
Work environment does not support new behaviours learned in training and development programmes					
Lack of motivation among employees					
The bank does not link training programmes with its business plan					
Sending inappropriate persons to the training programmes					
Lack of professional in the training and development department					
Insufficient time and budget to execute training programmes					
Difficulties to evaluate training and development outcomes					
Low motivation to undertake training and development through lack of support (family, friends, etc)					
Poor training planning in terms of training content and methods					
Employees can not implement their new ideas, skills and knowledge					
Others, please specify .....					
.....					

**Section D:(General information).** The purpose of this section is to obtain general information related to your bank and yourself as a participant in this research

**D1. What is your bank category?** ☐ Commercial ☐ Foreign ☐ Investment ☐ Islamic

**D2. How long has your bank been in business for?**  Years

D3.Please indicate approximately, how many employees does your bank employ in total?

Employees

D4. Please indicate your present job title? (Please tick one)

1	Manager of training department/unit	
2	Manager of human resource department	
3	Senior manager	
4	Other, please specify.....	

D5. Please indicate your status within the bank? (please tick one)

1	Top management (e.g. CEO, MD, or other Board member)	
2	Middle management (e.g. functional manager, or other senior non board member)	
3	Lower management/ supervisory	
4	Professional /technical	
5	Other, please specify.....	

D6. How many years of work experience do you have in total?  Years

D7. How many years of work experience do you have in the field of training and development?  
Years

D8. Please indicate your highest education level: (please tick one)

1	High school	
2	Community/ technical college	
3	University Bachelor’s degree in (please specify).....	
4	Master degree or equivalent in (please specify).....	
5	PhD or equivalent in (please specify).....	
6	Other, please specify .....	

D9. What is your age?

D10. What is your sex? ☐ Male☐ Female

If you have any further comments please write here

No more questions

Thank you very much for your great assistance in completing this questionnaire. If you would like to receive a copy of the research findings once the study is completed, please give your name and address here:





University of  
HUDDERSFIELD

بسم الله الرحمن الرحيم

فعالية أنشطة وبرامج تدريب وتطوير العاملين و أثرها على الأداء في البنوك الأردنية

إستبانة الدراسة

أخي الكريم، أختي الكريمة

السلام عليكم ورحمة الله وبركاته

أقوم حالياً بالتحضير لدرجة الدكتوراة في تخصص إدارة الموارد البشرية بجامعة هدرزفيلد البريطانية. يهدف البحث المعنون أعلاه بشكل أساسي إلى التعرف على الممارسات الحالية والمنافع الفعلية لأنشطة وبرامج تدريب و تطوير العاملين في البنوك الاردنية ، كذلك تقييم مدى فاعلية هذه الأنشطة والبرامج في تحقيق أهداف البنك والتأثير على أداءه. حصيلة هذه الدراسة ستكون مجموعة من التوصيات والنتائج التي من شأنها ترقية أنشطة التدريب والتطوير الحالية و الوصول الى الإستغلال الأمثل لها بحيث تكون مؤثرة وفعالة. لقد تم اختيار قطاع البنوك الاردنية للدور المهم الذي تلعبه في رفد الإقتصاد الاردني من جهة ، وللإهتمام الملحوظ من قبل هذه البنوك بتنمية مواردها البشرية كعنصر أساسي من عناصر نجاحها. بالإضافة إلى ندرة الدراسات الميدانية المتعلقة بربط التدريب والتطوير لإداء المنظمة.

إن إستجابتكم هي العامل الأساسي في إنجاح هذه الدراسة التي ستكون منكم و إليكم. وأؤكد لكم بأن جميع بيانات هذه الدراسة ستعامل بسرية مطلقة و لغايات علمية فقط. كما يسرني أن أقدم لكم حصيلة هذه الدراسة عند الإنتهاء منها كهدية رمزية لهذا القطاع لما أولي إليه من تقدير وإحترام عند الحديث عن قطاع الأعمال في الاردن.

شاكرا لكم حسن التعامل والتجاوب المستمر الذي طالما سمعت عنه.

ملاحظة: إذا كان لديكم أية إستفسارات حول الإستبانة يرجى الإتصال بالباحث على أي من الهواتف التالية أو بالبريد الإلكتروني المبين أدناه  
إخلاص الطراونة

هاتف: 032332765 أو 0657533660

متنقل: 077340586

البريد الإلكتروني: [eklastara@yahoo.com](mailto:eklastara@yahoo.com)



القسم الاول (الممارسات الحالية للتدريب و التطوير):الهدف من هذا القسم هو الحصول على معلومات عامة عن الممارسات الحالية للتدريب من حيث كيفية تحديد الإحتياجات التدريبية، طرق التدريب المستخدمة وكيفية تقييم البرامج التدريبية لدى البنوك الاردنية.

#### الجزء الاول:تحديد الإحتياجات التدريبية

س 1: هل تقومون بتحديد الإحتياجات التدريبية للعاملين في البنك؟

☐ لا أبدا ☐ نادرا ☐ أحيانا ☐ غالبا ☐ دائما

س2: عند قيامكم بتحديد الإحتياجات التدريبية ،أي من الوسائل التالية يتم إستخدامها في تحديد الإحتياجات التدريبية؟  
يرجى التكرم بوضع إشارة (✓) في المربع الذي يعكس إجابتك حيث:

1= لا أبدا	2= نادرا	3= أحيانا	4= غالبا	5= دائما
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وسائل تحديد الإحتياجات التدريبية	1	2	3	4	5
الإستبيانات					
المقابلات الشخصية مع العاملين (الموظفين)					
مقابلات جماعية مع المدراء و المشرفين					
المشاهدة أو المراقبة المباشرة					
لجنة خاصة بالتدريب					
تقارير الكفاءة الخاصة بالموظفين					
الوصف الوظيفي للأفراد أو الموظفين					
أخرى الرجاء ذكرها .....					

س3: متى يقوم البنك بتحديد الإحتياجات التدريبية للعاملين؟ الرجاء التحديد

☐ كل نصف سنة ☐ سنويا ☐ كل 2-3 سنوات ☐ كل 4-5 سنوات ☐ كل 5 أو أكثر سنوات

س4: إلى أي حد تستخدم المؤشرات التالية لتحديد الإحتياجات التدريبية في البنك ؟ يرجى التكرم بوضع إشارة (✓) في المربع الذي يعكس إجابتك حيث:

1= إلى حد قليل جدا	2= إلى حد قليل	3= إلى حد مقبول	4= إلى حد كبير	5= إلى حد كبير جدا
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مؤشرات تحديد الإحتياجات التدريبية	1	2	3	4	5
قلة أو نقص المعرفة لدى الأفراد					
قلة أو ضعف المهارات لدى الأفراد					
الأداء المنخفض للمنظمة					
تقديم أساليب عمل جديدة					
عدم رضاء العملاء					
ضعف جودة الخدمة المقدمة					
ارباح منخفضة					
معدلات دوران عمل عالية					
تنقل العاملين من قسم غلى آخر باستمرار					
إنخفاض معنويات العاملين					
معدلات تغيب عالية					
أخرى الرجاء ذكره .....					

س5: متى يتم تدريب العاملين في البنك؟ يرجى التكرم بوضع إشارة (✓) في المربع الذي يعكس إجابتك حيث:

1= لا أبدا	2= نادرا	3= أحيانا	4= غالبا	5= دائما
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متى يتم تدريب العاملين في البنك	1	2	3	4	5
عند تعيين العاملين لأول مرة					
عندما يتم إستخدام تكنولوجيا عمل جديدة أو طرق عمل جديدة					
عندما يتم عمل تقييم لإداء العاملين					
عندما يتم ترقية العامل للعمل في وظائف شاغرة					
عندما يتم طلب ذلك من القسم الخاص بالعامل					
عندما يتم طلب ذلك من قبل العامل					
أخرى الرجاء ذكرها .....					



### الجزء الثالث: تقييم البرامج التدريبية

س13: برأيك، هل مهم قياس و تقييم فاعلية البرامج التدريبية في البنك؟

☐ غير مهم على الإطلاق ☐ غير مهم ☐ مهم لحد ما ☐ مهم ☐ مهم جدا

س14: هل تقومون بعملية تقييم لبرامج التدريب والتطوير في البنك؟

☐ لا أبدا ☐ نادرا ☐ أحيانا ☐ غالبا ☐ دائما

س15: في حالة تقييم برامج التدريب والتطوير، أي من الوسائل التالية يتم استخدامها؟ يرجى التكرم بوضع إشارة (✓) في المربع الذي يعكس إجابتك حيث:

1= لا أبدا	2= نادرا	3= أحيانا	4= غالبا	5= دائما
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وسائل تقييم عملية التدريب و التطوير	1	2	3	4	5
عن طريق الطلب من المتدربين ملء إستبيان في نهاية كل برنامج تدريبي					
عن طريق مقابلة مع المتدربين بعد كل برنامج تدريبي					
عن طريق اختبار المتدربين قبل و بعد كل برنامج تدريبي					
عن طريق سؤال المسؤولين في قسم المتدرب عن مدى استفادة عاملهم من كل برنامج تدريبي مقدم.					
عن طريق متابعة تقارير أداء العاملين					
أخرى الرجاء ذكرها.....					

س16: أي من نماذج التقييم التالية يتم إستخدامها في البنك عند تقييم البرامج التدريبية ؟ يرجى التكرم بوضع إشارة (✓) في المربع الذي يعكس إجابتك حيث.

1= إلى حد قليل جدا	2= إلى حد قليل	3= إلى حد مقبول	4= إلى حد كبير	5= إلى حد كبير جدا
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نماذج التقييم المتبعة	1	2	3	4	5
<b>نموذج كركباترك للتقييم</b> والقائم على قياس: (1) آراء المتدربين و مستوى رضاهم عن البرامج المقدمة من حيث المحتوى و الطرق والأساليب المستخدمة في التدريب ؛ (2) قياس التعلم من البرامج من حيث قياس المهارات والمعارف المكتسبة ؛ (3) قياس التغير والتطور في الانماط السلوكية العملية للمتدربين؛ (4) قياس التغير في اداء المنظمة الناتج عن التدريب مثل الأثر على الارباح، مستوى جودة الخدمة المقدمة، رضا العملاء، إنتاجية البنك ...إلخ.					
<b>CIRO</b> القائم على تقييم (1) محتوى برنامج التدريب والتطوير من حيث أهدافه ؛ (2) تقييم مدخلات التدريب من حيث مصادر و أساليب التدريب المستخدمة؛ (3) قياس آراء المتدربين حول البرنامج التدريبي ؛ (4) كذلك تقييم أثر البرنامج على المخرجات النهائية للبنك من أرباح و جودة و إنتاجية ...إلخ					
<b>CIPP</b> والقائم على (1) تحديد محتوى التدريب من حيث أهدافه و مستويات التقييم؛ (2) تقييم مدخلات التدريب من حيث الموارد المتاحة للتدريب و هل هي كافية أم لا ؛ (3) كذلك تقييم عملية التنفيذ للبرنامج و الوسائل المستخدمة ؛ (4) أخيرا تقييم مخرجات البرنامج من حيث تحقيق أهدافه المتوقعة.					
أخرى الرجاء ذكرها .....					

س17: إلى أي حد يتم التركيز على المستويات التالية عند تقييم برامج التدريب والتطوير؟ يرجى التكرم بوضع إشارة (✓) في المربع الذي يعكس إجابتك حيث:

1= إلى حد قليل جدا	2= إلى حد قليل	3= إلى حد مقبول	4= إلى حد كبير	5= إلى حد كبير جدا
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مستويات التقييم	1	2	3	4	5
<b>ردة فعل أو وجهة نظر المتدربين:</b> آراء ووجهات نظر المتدربين حول محتوى البرنامج التدريبي ، الاساليب والطرق المستخدمة ، آرائهم حول المدربين، المدة الزمنية ، ومدى أهمية البرنامج التدريبي لهم					
<b>مخرجات التعليمية:</b> تقييم المهارات والمعارف المكتسبة من البرنامج التدريبي. بعبارة أخرى ماذا يتذكر المتدربين مما تعلموه خلال البرنامج					
<b>التغير في سلوك للمتدربين:</b> وذلك من خلال قياس التغير في الأنماط السلوكية للمتدربين مما ينعكس على أدائهم للوظائف نتيجة البرنامج التدريبي. بعبارة أخرى قياس تطبيق المتدربين ما تعلموه على واقع أعمالهم					
<b>النتائج النهائية:</b> من خلال قياس أثر التدريب مباشرة على مخرجات البنك النهائية مثل تخفيض التكاليف العامة للبنك، تطوير الخدمات ، زيادة الإنتاجية، زيادة الارباح وغيرها					
أخرى الرجاء ذكرها .....					



س 18: إلى أي درجة توافق أو لا توافق على العبارات التالية كصعوبات لعملية تقييم برامج التدريب و التطوير في البنك؟ الرجاء التكرم بوضع إشارة (✓) في المربع الذي يعكس إجابتك حيث:

1 = لا أوافق بشدة	2 = لا أوافق	3 = غير متأكد	4 = أوافق	5 = أوافق بشدة
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صعوبات تقييم برامج التدريب و التطوير	1	2	3	4	5
صعوبة قياس التطور والتحسين الذي يحدث في أداء العاملين					
صعوبة قياس التغير في سلوك المتدربين نتيجة حضورهم البرامج التدريبية ضمن فترة زمنية قصيرة					
عدم توفر أساليب كمية للقياس					
ارتفاع تكاليف طرق تقييم التدريب					
غالبية مخرجات التدريب غير موضوعية (غير كمية، ملموسة، غير مباشرة)					
وبالتالي يصعب قياسها					
عدم وجود نظام لتقييم أداء الموظفين في البنك					
عدم وجود وصف للوظائف في البنك					
طول الفترة اللازمة لإجراء عملية التقييم					
صعوبة فصل أو تحديد أثر التدريب على الأداء من أثر بقية الأنشطة والأقسام الأخرى في البنك					
عدم وجود جهة معنية للقيام بعملية التقييم					
عدم مشاركة المدراء في عملية التقييم					
عدم وضوح أهداف برامج التدريب و التطوير					
أخرى الرجاء ذكرها.....					

القسم الثاني (فاعلية وفعالية التدريب): الهدف من هذا القسم هو الحصول على معلومات عن مدى فاعلية البرامج التدريبية و أثرها على أداء البنك.  
الجزء الاول: الدور أو المكانة الإستراتيجية للتدريب في البنك

س 1: ما هو الوضع الوظيفي لإدارة/ قسم التدريب ضمن الهيكل التنظيمي للبنك؟ (الرجاء إختيار واحد فقط)

1	قسم ضمن إدارة
2	وحده ضمن قسم
3	إدارة مستقلة
4	جزء من مهام إدارة الأفراد وشؤون العاملين
5	أخرى الرجاء ذكرها.....

س 2: كم مضى على تأسيس وحدة/ قسم أو إدارة التدريب و التطوير في البنك؟ سنوات

س 3: من يقوم بالإشراف المباشر على العاملين في مجال التدريب و التطوير في البنك؟ (الرجاء اختيار كل ما هو مناسب)

1	مجلس الإدارة العليا
2	المدير العام
3	المدير التنفيذي
4	مدير شؤون العاملين
5	آخرون الرجاء الذكر.....

س 4: الرجاء تحديد من هو المسؤول عن وضع خطط وسياسات التدريب في البنك؟ (الرجاء اختيار كل ما هو مناسب)

1	الإدارة العليا
2	الإدارة الوسطى
3	إدارة / قسم التدريب
4	إدارة/ قسم الأفراد
5	أخرى الرجاء ذكرها.....

س8:الرجاء تحديد أكثر المهارات التي يتم التركيز عليها من خلال برامج التدريب والتطوير؟ (الرجاء اختيار كل ما هو مناسب)

1	مهارات إستخدام الكمبيوتر و الانترنت
2	مهارات بنكية بسيطة
3	تطوير جودة الخدمات
4	مهارات العمل الجماعي
5	مهارات حل المشاكل الادارية
6	مهارات خدمة العملاء

س9: هل يساعد التدريب والتطوير العاملين على تحقيق النتائج التالية؟ الرجاء التكرم بوضع إشارة (✓) في المربع الذي يعكس إجابتك حيث:

1 = لا أوافق بشدة	2 = لا أوافق	3 = غير متأكد	4 = أوافق	5 = أوافق بشدة
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نتائج التدريب وآثاره على العاملين	1	2	3	4	5
تغيير و تطوير انماط سلوك العاملين					
تغيير و تطوير تصرفات و مواقف العاملين					
تعلم طرق جديدة لاداء المهام و الواجبات					
زيادة روح العمل الجماعي					
تعزيز و تطوير مهارات و معارف العاملين					
تطوير وتحسين الاداء الوظيفي					
زيادة الرضا الوظيفي للعاملين					
زيادة ابداع العاملين					
زيادة إنتاجية العاملين					
زيادة إلتزام العاملين للبنك					
أخرى الرجاء ذكرها.....					

س10: هل يؤثر التدريب والتطوير في البنك على تحقيق النتائج التالية؟ الرجاء التكرم بوضع إشارة (✓) في المربع الذي يعكس إجابتك حيث:

1 = لا أوافق بشدة	2 = لا أوافق	3 = غير متأكد	4 = أوافق	5 = أوافق بشدة
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تأثير التدريب على اداء البنك	1	2	3	4	5
زيادة إنتاجية و فعالية البنك					
زيادة جودة الخدمة المقدمة					
زيادة الابداع					
زيادة الرضا الوظيفي					
زيادة رضاء العملاء					
التقليل من معدلات الانقلاب					
زيادة معدلات الربحية					
زيادة المبيعات					
تخفيض مستويات التكلفة في البنك					
تقليل معدلات التغيب					
أخرى الرجاء ذكرها.....					

س11: هل يطبق المتدربين ما يتعلمونه في البرامج التدريبية على أعمالهم فعليا؟

نعم ☐ لا ☐

س12: إذا كانت إجابتك على سؤال رقم لا ، فهل باعتقادك العوامل التالية تمنع من تطبيق المهارات والمعارف الجديدة في بيئة العمل الحقيقية؟ الرجاء التكرم بوضع إشارة (✓) في المربع الذي يعكس إجابتك حيث:

1 = لا أوافق بشدة	2 = لا أوافق	3 = غير متأكد	4 = أوافق	5 = أوافق بشدة
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العوامل التي قد تمنع من تطبيق المهارات والمعارف المكتسبة من التدريب والتطوير	1	2	3	4	5
عدم وجود الدعم الاداري					
ثقافة وبيئة البنك لا تشجع على تطبيق المهارات الحديثة المكتسبة					
عدم رضا العاملين عن البرنامج					
أخرى الرجاء ذكرها.....					

القسم الثالث: (مشكلات التدريب و التطوير). الهدف من هذا القسم هو تحديد أهم المشاكل و العوائق التي يعاني منها تدريب و تطوير العاملين في البنوك الاردنية.

س1: الى اي درجة توافق او ترفض العبارات التالية التي تمثل أهم المشكلات التي يعاني منها التدريب و التطوير في البنك ؟ الرجاء التكرم بوضع إشارة (✓) في المربع الذي يعكس إجابتك حيث:

1 = لا أوافق بشدة	2 = لا أوافق	3 = غير متأكد	4 = أوافق	5 = أوافق بشدة
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عوامل تعرقل التدريب و التطوير	1	2	3	4	5
قلة الدعم من قبل الادارة للبرامج التدريبية					
الادارة العليا لا تؤمن باهمية التدريب و التطوير					
عدم وجود خطة طويلة الامد لتنمية الموارد البشرية في البنك					
قلة التعاون و التنسيق بين قسم / وحدة/ أو إدارة التدريب مع بقية أقسام و إدارات البنك المختلفة					
قلة جودة البرامج التدريبية					
ارتفاع تكاليف لإعداد و التنفيذ لبرامج التدريب و التطوير					
قلة التدريب على رأس العمل					
تحديد غير مناسب للاحتياجات التدريبية					
نقص المراكز التدريبية المؤهلة					
التعارض بين محتوى البرنامج التدريبي و إحتياجات العمل الحقيقية					
بيئة العمل الفعلية لا تساعد على تطبيق المهارات و أنماط السلوك المكتسبة من التدريب					
إنخفاض دوافع و معنويات العاملين					
عدم ربط البرامج التدريب و التطوير مع خطط و سياسات البنك العامة					
إرسال الشخص الغير مناسب للبرامج التدريبية					
نقص الكفاءات في مجال التدريب و التطوير في البنك					
عدم توفر الوقت الكافي و الميزانية الكافية للتدريب					
صعوبة تقييم برامج التدريب					
ضعف الحوافز للالتحاق في البرامج التدريب و التطوير نتيجة نقص الدعم من البيئة الخارجية (العائلة ، الاصدقاء، الخ)					
ضعف قوة محتوى البرامج التدريبية وضعف الوسائل والطرق المستخدمة في التدريب					
عدم تطبيق ما يتم تعلمه من البرامج التدريبية على الواقع العملي للوظائف					
أخرى الرجاء ذكرها.....					

القسم الرابع: (معلومات عامة). الهدف من هذا القسم هو الحصول على معلومات عامة تخص منظمتمكم واخرى تتعلق بكم شخصيا كمساهم في هذا البحث.

س1: ما هو تصنيف البنك ؟ ☐ تجاري ☐ اجنبي ☐ استثماري ☐ اسلامي

س2: كم مضى على تأسيس البنك؟

س3: كم يبلغ عدد الموظفين العاملين في البنك تقريبا؟

س4: ما هو مسمى وظيفتك الحالية؟ (الرجاء اختيار واحدة فقط)

1	مدير ادارة قسم التدريب و التطوير
2	مدير قسم الموارد البشرية
3	مدير عام
4	اخرى الرجاء ذكرها

س5 الرجاء تحديد مركزك الوظيفي داخل البنك؟ ( الرجاء اختيار واحدة فقط )

1	الادارة العليا
2	الادارة الوسطى
3	الادارة الدنيا
4	الوظائف الاشرافية والفنية
5	اخرى الرجاء التحديد

س6: بشكل عام كم اجمالي عدد سنوات الخبرة في حياتك العملية؟ سنوات

س7: كم اجمالي عدد سنوات خبرتك في مجال تدريب و تطوير العاملين؟ سنوات



س8: ما هو أعلى مستوى تعليمي حصلت عليه؟

1	شهادة الثانوية العامة
2	دبلوم كلية مجتمع او بوليتكنك
3	الشهادة الجامعية في مجال .....
4	درجة الماجستير في مجال .....
5	درجة الدكتوراة أو ما يعادلها في مجال .....
6	اخرى الرجاء ذكرها .....

س9: ما هو عمرك؟ سنوات

س10: ما جنسك؟

ذكر

انثى

إذا كانت لديكم أية اضافات الرجاء التكرم بسردها فيما يلي

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إنتهت الأسئلة



شكرا جزيلا على مساعدتكم القيمة من خلال تعبئة هذا الاستبيان . إذا كانت لديك أية ملاحظة على الاستبيان أو أية معلومات إضافية الرجاء التكرم بذكرها.

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إذا كنت راغبا في الحصول على نتائج هذه الدراسة عند الانتهاء منها الرجاء كتابة العنوان أو الاسم أو البريد الالكتروني.....

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**Appendix G: Semi- Structured Interview Schedule with Top Managers**

**1. The position of T&D in the organisation**

Q1: What is your bank group?

Q2. In general, are you satisfied with overall T&D function/programmes in your bank?  
Why?

Q3. Do you have a T&D department in the bank? If no, why? Do you think T&D function and programmes are important for the bank's success? If yes why?  
Alternatively, do you believe in the importance of T&D?

Alternatively, could you please give me your opinion in the following statement:  
T&D is a waste of money and time?

Q4. In your opinion, is your T&D function strategic? If yes, how strategic do you think is it?

	Yes	No
Training needs are assessed based on environmental change		
Training strategies are integrated with overall organisation strategies		
Training plans and policies are integrated with the overall organisation plans and policies		
Training plan and policies are formal		
Training managers participate in formulating the bank's overall strategy		
Training plans are flexible and adaptable to changing circumstance		
Top management is committed to, supports, and provides all the facilitation to T&D activities		
Top management believes that T&D function is essential to the bank's overall performance		
The relationship between the training staff and line managers is based on mutual understanding		
Line managers facilitate management T&D activities		
T&D strategy, plans are in harmony with the bank's personnel policies		
Training managers participate in the bank's board meeting		
Emphasis cost effectiveness evaluation to assess the effectiveness of training		
The bank has a specific budget for T&D		

Q5. In relating to the below model where do you rank T&D function in your bank?

1	T&D is a very important process through which strategy is formulated (proactive strategic influencing role)	
2	T&D helps in shaping strategy (proactive strategic shaping role)	
3	Training and development is the means for implementing corporate strategy and achieving goals (just implementation role)	
4	Training and development is integrated with operation management (operational role)	
5	Training and development activities are just isolated and tactical in nature (piecemeal planned intervention when required to react to the current organisational challenge reactive)	
6	Your organisation has no systematic training and development	

## 2. The significance or T&D outcomes

Q6? Do you have an effective T&D function? If yes how effective? Do you think that T&D programmes conducted by the bank are successful in achieving their objectives or not? If not why not? If yes how effective?

Q7. Do you think T&D influences the bank performance in any way? If yes how. If no why?

Q8. How significant is the impact of T&D in relation to the following areas: 1=high impact 2= low impact 3= do not know 4= no impact

Profitability [ ]

Financial turnover of the organisation [ ]

Raising employee moral [ ]

Reputation of the organisation [ ]

Quality of goods and products [ ]

Productivity [ ]

Market share [ ]

Cost reduction [ ]

Employee satisfaction [ ]

Q9 Please indicate to what extent do you agree or disagree with the following where, 1= strongly disagree, 2= disagree, 3= undecided, 4= agree, 5= strongly agree.

1.[ ] Training is a waste of time and money

2.[ ] It is very important for every organisation to have a separate department for T&D activities

4.[ ] The current level of T&D activities is sufficient

5.[ ] T&D programmes must be linked to organisational strategic and strategic objectives to be successful

7.[ ] Without effective T&D programmes, your organisation would be unable to implement their strategies

9.[ ] The system and the management of this organisation support employee to transfer what they have learned in their workplaces

10. [ ] The management of this organisation believes that T&D is central for improving the organisation performance

11.[ ] Top managers are committed to T&D function

13.[ ] The planning of T&D programmes is congruent with your corporate culture

14.[ ] In this organisation, the culture is not supportive to T&D function



- 15.[ ☐ ]Line managers appreciate the value of T&D and they are keen to work with internal training staff
- 16.[ ☐ ]The management of this organisation believes that T&D programmes are cost effective
- 19.[ ☐ ]T&D plans and policies are translated into measurable, workable programmes
- 20.[ ☐ ]The present volume of T&D is adequate to solve your current problems
- 21.[ ☐ ] Efficiency and profitability are the main results of T&D programmes
- 22.[ ☐ ]Most of the Jordanian trainers/ instructors are neither competent nor professional

### **3. T&D problems and obstacles**

Q11 What are the main problems of T&D in your bank

Q12. To what extent do you agree or disagree with the following reasons that might prevent T&D activities' progress within your organisation. 1= strongly disagree, 2= disagree, 3= undecided, 4= agree, 5= strongly agree.

1. [ ☐ ]High cost of T&D programmes
2. [ ☐ ]Trained employees leave the organisation after training
3. [ ☐ ]Lack of training centre
4. [ ☐ ]Lack of separate T&D department
5. [ ☐ ]Lack of experienced training staff
6. [ ☐ ]Difficulty in measuring T&D outcomes
7. [ ☐ ]training programmes introduced from external sources off-the house
8. [ ☐ ]Using western training and learning packages may cause difficulties in terms of culture clash of value use of languages, etc.

### **4. Transferring skills and knowledge**

Q13. In your opinion, do employees in your organisation have applied what they have learned in T&D programmes, what have made it possible or difficult?

Q14 In your opinion, what efforts are needed in your organisation to improve T&D activities?

Q15 Do you have any other comments, which you think may also be relevant to the research h being undertaken.

## **Appendix H: Further Details on Analysing the Qualitative Data**

The researcher started working on the data as soon as it was collected: taking notes during the interviews, recording the interviews and translating them into transcripts. During these steps the researcher started to understand the data, recognised many relationships and explored and understood many new facts relating to T&D. Three important critical factors helped the researcher to conduct the interviews successfully, firstly, the interviews were conducted in Arabic language, the researcher's mother tongue, which enabled the researcher to understand each word and expression taken during the interviews; secondly the researcher believed much in what Easterby-Smith et al., (1991) emphasised regarding to the importance of arranging interviews with enough time between them to allow the researcher sufficient time to write or type a transcript or set of notes and to think about the data, analyse and explore some issues in it. Since there were only about 15 interviews, and each interview took between one and two days work including conducting, translating into transcript and thinking about it, the researcher had sufficient time to think about each line in each interview transcript; thirdly, and importantly, the researcher had predetermined questions to be asked generally in all the interviews, since the nature of the interviews were semi-structured, which facilitated the analysis process to some extent.

As mentioned before, there is no standardised approach to analysing qualitative data since the nature of qualitative data implies that it cannot be collected in a standardised way. Therefore, there are many qualitative research traditions and approaches with the result that there are also different strategies to deal with the data collected (Saunders et al., 2000). The analysis process started when the researcher returned to the UK after undertaking the field work. The main advantage was that, as there were only 15 transcripts to work with, and all of these interviews had been conducted by the researcher, she had already started on them during the field work. In some interviews she remembered even the voice of the interviewees, the context and any other details accrued during the interviews. It is important to read the transcript for each interview two or three times. Categorising the data which means classifying the data into meaningful categories (Saunders et al., 2003), was started by the process by which each interview transcript was marked with a specific colour to distinguish and account for them. For example, commercial banks interviews' transcripts were marked with a



green colour, investment banks with a yellow, foreign bank with red and Islamic banks with a purple colour. After three readings time of each interview transcript, each unit of data, expression was given a specific number which corresponded to a particular category. So, each number related to a particular category, for example, 1 given to TNA, 2 Strategic T&D, 3 given to satisfaction toward T&D,...etc. During this process some expressions or unit of data were given two or more numbers since each could be allocated under two or more categories. After that the researcher asked some people who were PhD students to read the transcripts and decide whether each unit of data referred to the allocated categories. The names of the categories were derived from two main sources from the research question and objectives (the interviews questions) and some emerged from the data itself, since it contained newly explored facts.

Unitising the data means, according to Saunders et al (2000), attaching relevant bits or chunks of the data which refer to as units of data to the appropriate category or categories, as explained in the previous stage. A unit of data may be a number of words, a sentence, a number of sentences, a complete paragraph or sometime a complete answer for particular questions asked in the interviews that fit the category. The transcripts were then copied, cut up and filed into many files, each file contained piles of related units of data which correspond to a particular category. Undertaking this stage of the analytic process implies engaging in a selective process which has the effect of reducing and rearranging the data into more manageable and comprehensive forms (Easterby-Smith et al., 1991; Saunders et al., 2000). The following table (H.1) shows some units of data collected in a file labelled TNTD (Things Need to be done to improve T&D effectiveness) category; however, some units could be classified under different other categories. Bear in mind that each piece of paper had a different colour, as mentioned before, so that it was easy to count how many commercial banks' interviewees, for example, said something about a particular category.



**Table H.1: An example of some units of qualitative data representing a particular category**

Piece of paper marked with purple (Islamic bank)	“ I wish at the end of your research to come up with scientific methods which we can use to analyse training needs, how to choose trainers and how to measure the impact of training”,
Piece of paper marked with green (commercial bank)	“T&D should not be considered as leisure activities by our employees, this is the problem.....”
Piece of paper marked with yellow (investment bank)	“ If T&D is to be improved we need to have a specific department for T&D which concerned with all of T&D issues, which needs to be able to formulate good T&D strategy, plans and policies. .... It is important to study employees performance objectively in order to determine their capabilities.....HRM needs to focus from the beginning on quality of the employees when selecting and recruiting them.
Piece of paper marked with green (commercial bank)	The T&D section needs to prove and show something real... it should play a strategic role in the bank not just as the section which spends money without return, T&D staff need to think of how they can add value, of how they can get returns... T&D people should be able to design quality training programme..... We need T&D programmes that give real benefits to the bank rather than cosmetic T&D programmes..... T&D managers have the responsibilities to improve T&D practice and if I did not as a top manager believe in the importance of T&D they have to convince me, show me, talk to me, I am listening. If this was the case then it is evident that they are a failure.
Piece of paper marked with green (commercial bank)	It is important to link T&D with T&D literature and T&D theories. We need, for example, every month to have two employees from the T&D or HRM department to read a textbook in T&D and present its theories to the people who are in charge of T&D. T&D people need to educate themselves, need to develop their T&D abilities...

Generating categories and reorganising the data according to them, or designing a suitable matrix and placing the data gathered within its cell (creating files and placing the data gathered and labelling these files with the categories names) means that you

are engaging in the process of analysing the qualitative data (Saunders et al., 2000). This kind of analysis continues with the search for exploring key themes and patterns or relationships among the data units. It is the researcher's ability and concentration on the work that makes the analysis make sense. The interactive nature of the data collection and analysis allows the researcher to recognise important themes, patterns and relationships as she collected the data and allows these patterns and relationship to emerge from the process of collecting and analysing the data.

Saunders et al. (2000) argue that quantifying qualitative data by using frequency of certain events provides the researcher with the capacity to display a large amount of data that will be discussed through the use of text. This approach to describing and presenting the qualitative data provides the researcher with a very useful supplement to the most important means of analysing qualitative data. Therefore, the decision was made to quantify the qualitative data as much as possible in order to better present them.

It is important to mention that, the researcher tended not to use computer-assisted qualitative data analysis software (CAQDAS)) to analyse her qualitative data. That was because of different reasons, firstly, the number of interviews was 15; so it was easy to work on them manually, secondly, the researcher wanted to be part of the analysis process; involved in it, observe the data ,think of the data, read it again and again. Thirdly, there are a number of (CAQDAS) software which may vary in relation to the type of facilities that they offer and potentially in their usefulness for different analytic situation; however, they were not accessible or available for the researcher and even if they were accessible they require high experiences and abilities to experiment with different software, because choosing the appropriate software is very problematic thing which require experiences with all other software. Seidle (1991) argues, in Saunders et al. (2000), that in a case where CAQDAS software is used by inexperienced researcher, this will move the attention into analytical practices and conceptual problems rather than, into depth analysis, this is referred to the fact that analyst become more concerned with analysis based on quantification than exploration of meaning.



**5.1 Analysis of the Results Related to Participants and Organisations Characteristics**  
**5.1.1 The Banks Categories**

**Table 5.1.1 The banks categories**

The bank category	Frequency	Percent	Valid Percent	Cumulative Percent
Commercial	18	47.4	47.4	47.4
Foreign	6	15.8	15.8	63.2
Investment	10	26.3	26.3	89.5
Islamic	4	10.5	10.5	100.0
Total	38	100.0	100.0	

**5.1.2 Age of the Banks**

**Table 5.1.2a Age of the banks**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3-15	12	31.6	31.6	31.6
	16-28	16	42.1	42.1	73.7
	29-41	2	5.3	5.3	78.9
	42-54	6	15.8	15.8	94.7
	68-80	2	5.3	5.3	100.0
	Total	38	100.0	100.0	

**Table 5.1.2b Average age of the banks**

The bank category	Minimum Age	Maximum age	Range	Mean	Median	Std. deviation
Commercial	9.00	75.00	66.00	33.4	27.5	19.3
Foreign	10.00	53.00	43.00	27.6	20.0	20.1
Investment	3.00	26.00	23.00	17.1	21.5	9.5
Islamic	6.00	27.00	21.00	16.2	16.0	11.2
For all of the categories together	3.00	75.00	72.00	26.4	25.0	17.8

The Kruskal Wallis H test showed the following result:  $X^2 = 5.460$ ,  $df=3$ ,  $sig=.141$ ,  $P<0.05$ .

**5.1.3 The Number of Employees**

**Table 5.1.3a Number of employees**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	103-769	28	73.7	73.7	73.7
	770-1436	5	13.2	13.2	86.8
	1437-2103	3	7.9	7.9	94.7
	5439-6105	2	5.3	5.3	100.0
	Total	38	100.0	100.0	

**Table 5.1.3b Average number of employees**

The bank category	Minimum	Maximum	Range	Mean	Median	Std. deviation
Commercial	140	6100	5960	1341.6	541.5	1802.87
Foreign	115	300	185	230.5	244	63.28
Investment	103	310	207	212.6	180	82.58
Islamic	227	1400	1173	764.2	715	623.99
For all of the categories together	103	6100	5997	808.2	300	1347.5

The Kruskal Wallis H test showed the following result:  $X^2 = 6.233$ ,  $df=3$ ,  $sig=.101$ ,  $p<0.05$ .



5.1.4 The Job Title of the Participants

Table 5.1.4 Job title of the questionnaire participants

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Manager of T&D department	19	50.0	50.0	50.0
	Manager of HRM	19	50.0	50.0	100.0
	Total	38	100.0	100.0	

Chi-Square test showed the following result:  $X^2 = .000$ ,  $df=2$ ,  $sig=1.000$ ,  $p>0.05$ .

5.1.5 Participants' Job Status

Table 5.1.5a Participants' status within the organisations

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Top management	3	7.9	7.9	7.9
	Middle management	25	65.8	65.8	73.7
	Lower management	7	18.4	18.4	92.1
	Professional/technical	3	7.9	7.9	100.0
	Total	38	100.0	100.0	

Table 5.1.5b Participants status within the organisations

Bank category		Frequency	Percent	Valid Percent	Cumulative Percent
Commercial	Top management	1	5.6	5.6	5.6
	Middle management	13	72.2	72.2	77.8
	Lower management	3	16.7	16.7	94.4
	Professional/technical	1	5.6	5.6	100.0
	Total	18	100.0	100.0	
Foreign	Top management	2	33.3	33.3	33.3
	Middle management	4	66.7	66.7	100.0
	Total	6	100.0	100.0	
Investment	Middle management	6	60.0	60.0	60.0
	Lower management	4	40.0	40.0	100.0
	Total	10	100.0	100.0	
Islamic	Middle management	2	50.0	50.0	50.0
	Professional/technical	2	50.0	50.0	100.0
	Total	4	100.0	100.0	

However, the Chi-Square test showed the following result:  $X^2 =21.235$ ,  $df=9$ ,  $sig=.012$ ,  $p<0.05$ .

5.1.6 The Total Work Experiences of the Participants

Table 5.1.6a The total work experiences of the participants

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-8	6	15.8	15.8	15.8
	9-16	9	23.7	23.7	39.5
	17-24	13	34.2	34.2	73.7
	25-32	8	21.1	21.1	94.7
	33-40	2	5.3	5.3	100.0
	Total	38	100.0	100.0	

Table 5.1.6b Total length of work experience

The bank category	Minimum	Maximum	Range	Mean	Median	Std. Deviation
Commercial	5.00	35.00	30.00	20.2	20.3	8.6
Foreign	1.00	36.00	35.00	21.6	23	11.5
Investment	2.00	25.00	23.00	15.5	19.5	9.09
Islamic	7.00	20.00	13.00	13.7	14	5.3
All the categories together	1.00	36.00	35.00	18.5	20	9.11

The Kruskal Wallis H test showed the following result:  $X^2 =3.504$ ,  $df=3$ ,  $sig. .320$ ,  $p<0.05$ .

### 5.1.7 Work Experience in T&D

**Table 5.1.7a Total work experience in the field of T&D**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-7	26	68.4	68.4	68.4
	8-14	4	10.5	10.5	78.9
	15-21	6	15.8	15.8	94.7
	22-28	2	5.3	5.3	100.0
	Total	38	100.0	100.0	

**Table 5.1.7b Total work experience in the field of T&D**

The bank category	Minimum	Maximum	Range	Mean	Median	Std. deviation
Commercial	3.00	25.00	22.0	11.1	7.00	7.56
Foreign	1.00	10.00	9.00	5.33	5.00	3.32
Investment	1.00	10.00	9.00	5.20	6.00	2.82
Islamic	6.00	18.00	12.00	9.00	6.00	6.00
For all of the categories together	1.00	25.00	24.00	8.42	6.00	6.36

The Kruskal Wallis H test showed the following result:  $X^2 = 4.566$ ,  $df=3$ , sig, .207,  $p < 0.05$ .

### 5.1.8 Age of the Participants

**Table 5.1.8a Age of the participants**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00	1	2.6	2.6	2.6
	26-33	5	13.2	13.2	15.8
	34-41	8	21.1	21.1	36.8
	42-49	9	23.7	23.7	60.5
	50-57	11	28.9	28.9	89.5
	58-65	4	10.5	10.5	100.0
	Total	38	100.0	100.0	

**Table 5.1.8b Age of the participants**

The bank category	Minimum	Maximum	Range	Mean	Median	Std. deviation
Commercial	29.00	59.00	30.00	45.27	44.00	9.45
Foreign	46.00	63.00	17.00	50.33	48.00	6.34
Investment	26.00	62.00	36.00	44.55	42.00	12.25
Islamic	29.00	57.00	28.00	42.75	42.50	11.44
For all of the categories together	26.00	63.00	37.00	45.64	46.00	9.86

The Kruskal Wallis H test showed the following result:  $X^2 = 1.400$ ,  $df=3$ , sig, .706,  $p < 0.05$ .

### 5.1.9 Education Levels of the Participants

**Table 5.1.9a Education level of the participants**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High school	1	2.6	2.6	2.6
	Technical college	4	10.5	10.5	13.2
	Bachelor's degree	25	65.8	65.8	78.9
	Master degree	6	15.8	15.8	94.7
	PhD	2	5.3	5.3	100.0
	Total	38	100.0	100.0	



Table 5.1.9b Education level of the participants

Bank category		Frequency	Percent	Valid Percent	Cumulative Percent
Commercial	Technical college	1	5.6	5.6	5.6
	Bachelor's degree	11	61.1	61.1	66.7
	Master degree	4	22.2	22.2	88.9
	PhD	2	11.1	11.1	100.0
	Total	18	100.0	100.0	
Foreign	Technical college	2	33.3	33.3	33.3
	Bachelor's degree	4	66.7	66.7	100.0
	Total	6	100.0	100.0	
Investment	High school	1	10.0	10.0	10.0
	Technical college	1	10.0	10.0	20.0
	Bachelor's degree	6	60.0	60.0	80.0
	Master degree	2	20.0	20.0	100.0
	Total	10	100.0	100.0	
Islamic	Bachelor's degree	4	100.0	100.0	100.0

The Chi-Square test showed the following result:  $X^2 = 11.819$ ,  $df=12$ ,  $sig=.460$ ,  $p>0.05$ .

### 5.1.10 Gender of the Participants

Table 5.1.10a The gender of the participants

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	25	65.8	65.8	65.8
	Female	13	34.2	34.2	100.0
	Total	38	100.0	100.0	

Table 5.1.10b The gender of the participants

Bank category		Frequency	Percent	Valid Percent	Cumulative Percent
Commercial	Male	12	66.7	66.7	66.7
	Female	6	33.3	33.3	100.0
	Total	18	100.0	100.0	
Foreign	Male	4	66.7	66.7	66.7
	Female	2	33.3	33.3	100.0
	Total	6	100.0	100.0	
Investment	Male	6	60.0	60.0	60.0
	Female	4	40.0	40.0	100.0
	Total	10	100.0	100.0	
Islamic	Male	3	75.0	75.0	75.0
	Female	1	25.0	25.0	100.0
	Total	4	100.0	100.0	

The chi-Square test showed the following result:  $X^2 = .308$ ,  $df=3$ ,  $sig=.959$ ,  $p>0.05$ .

## 5.2 Analysis of the Data Related to the Current T&D Practices in Jordanian Banks

### 5.2.1 Conducting TNA

Table 5.2.1a Distribution of organisations by whether or not TNA is conducted

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rarely	3	7.9	7.9	7.9
	Sometimes	6	15.8	15.8	23.7
	Mostly	14	36.8	36.8	60.5
	Always	15	39.5	39.5	100.0
	Total	38	100.0	100.0	



Table 5.2.1b Distribution of organisations by whether or not TNA is conducted

Bank category		Frequency	Percent	Valid Percent	Cumulative Percent
Commercial	Rarely	1	5.6	5.6	5.6
	Sometimes	3	16.7	16.7	22.2
	Mostly	2	11.1	11.1	33.3
	Always	12	66.7	66.7	100.0
	Total	18	100.0	100.0	
Foreign	Rarely	2	33.3	33.3	33.3
	Sometimes	1	16.7	16.7	50.0
	Mostly	3	50.0	50.0	100.0
	Total	6	100.0	100.0	
Investment	Sometimes	2	20.0	20.0	20.0
	Mostly	6	60.0	60.0	80.0
	Always	2	20.0	20.0	100.0
	Total	10	100.0	100.0	
Islamic	Mostly	3	75.0	75.0	75.0
	Always	1	25.0	25.0	100.0
	Total	4	100.0	100.0	

The Kruskal-Wallis H test showed the following results:  $X^2=8.273$ ,  $df=3$ ,  $sig=.041$ ,  $p<0.05$ .

### 5.2.2 TNA Methods or Approaches

Table 5.2.2a TNA methods or approaches

	N		R		S		M		A	
TNA methods or techniques	C	%	C	%	C	%	C	%	C	%
Questionnaires	3	7.9	7	18.4	5	13.2	9	23.7	14	36.8
Face-to-face interviews with employees	1	2.6	12	31.6	14	36.8	9	23.7	2	5.3
Group interviews with managers	1	2.6	3	7.9	14	36.8	18	47.4	2	5.3
Direct observation	2	5.3	6	15.8	10	26.3	14	36.8	6	15.8
Determination through specialist training committee	14	36.8	14	36.8	3	7.9	6	15.8	1	2.6
Performance appraisal information	1	2.6	7	18.4	13	34.2	14	36.8	3	7.9
Job description for individuals in the bank	1	2.6	5	13.2	15	39.5	13	34.2	4	10.5

Note: -N=Never, R=Rarely, S=Sometimes, M=Mostly, A=Always, C=Count.

Table 5.2.2b TNA methods or approaches

		N		R		S		M		A	
BANK	TNA methods or techniques		%		%		%		%		%
COM	Questionnaires	1	5.6	2	11.1	3	16.7	3	16.7	9	50.0
	Face-to face interviews	1	5.6	5	27.8	3	16.7	7	38.9	2	11.1
	Group interviews with managers	1	5.6	2	11.1	7	38.9	7	38.9	1	5.6
	Direct observation	2	11.1	3	16.7	7	38.9	6	33.3		
	Determination through specialist training committee	8	44.4	5	27.8	2	11.1	2	11.1	1	5.6
	Performance appraisals information			4	22.2	8	44.4	5	27.8	1	5.6
FOR	Job description for individual			2	11.1	5	27.8	8	44.4	3	16.7
	Questionnaires	1	16.7	3	50.0					2	33.3
	Face-to face interviews			4	66.7	2	33.3				
	Group interviews with managers					2	33.3	4	66.7		
	Direct observation			1	16.7	2	33.3	1	16.7	2	33.3
	Determination through specialist training committee	4	66.7	1	16.7			1	16.7		
INS	Performance appraisals information	1	16.7	2	33.3	1	16.7	2	33.3		
	Job description for individuals	1	16.7	1	16.7	4	66.7				
	Questionnaires			2	20.0			4	40.0	4	40.0
	Face-to face interviews			2	20.0	6	60.0	2	20.0		
	Group interviews with managers					3	30.0	6	60.0	1	10.0
	Direct observation			2	20.0	2	20.0	4	40.0	2	20.0
	Determination through specialist training committee	2	20.0	6	60.0	1	10.0	1	10.0		
	Performance appraisals information			1	10.0	4	40.0	3	30.0	2	20.0

	Job description for individuals			2	20.0	5	50.0	3	30.0		
ISL	Questionnaires					2	50.0	2	50.0		
	Face-to face interviews			1	25.0	3	75.0				
	Group interviews with managers			1	25.0	2	50.0	1	25.0		
	Direct observation							2	50.0	2	50.0
	Determination through specialist training committee	1	25.0	1	25.0			2	50.0		
	Performance appraisals information							4	100.0		
	Job description for individuals					1	25.0	2	50.0	1	25.0

*Note: -N=Never, R=Rarely, S=Sometimes, M=Mostly, A=Always, C=count, COM=Commercial, FOR=Foreign, INV=Investment, ISL=Islamic banks*

### 5.2.3 Frequency of Conducting TNA

Table 5.2.3a Frequency of conducting TNA

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Every half year	2	5.3	5.3	5.3
	Annually	36	94.7	94.7	100.0
	Total	38	100.0	100.0	

Table 5.2.3b Frequency of conducting TNA

Bank category		Frequency	Percent	Valid Percent	Cumulative Percent
Commercial	Every half year	1	5.6	5.6	5.6
	Annually	17	94.4	94.4	100.0
	Total	18	100.0	100.0	
Foreign	Annually	6	100.0	100.0	100.0
Investment	Every half year	1	10.0	10.0	10.0
	Annually	9	90.0	90.0	100.0
	Total	10	100.0	100.0	
Islamic	Annually	4	100.0	100.0	100.0

The Chi-Square test showed the following result:  $X^2=1.009$ ,  $df=3$ ,  $sig=.799$ ,  $P>0.05$ .

### 5.2.4 TNA Indicators

Table 5.2.4a TNA indicators in Jordanian banking organisations

	TAVSE		TASE		TACE		TAGE		TAVGE	
TNA indicators	C	%	C	%	C	%	C	%	C	%
Lack of knowledge					8	21.1	16	42.1	14	36.8
Lack of skills					10	26.3	16	42.1	12	31.6
Poor performance	1	2.6	9	23.7	13	34.2	12	31.6	3	7.9
Introduction of new work methods			1	2.6	6	15.8	18	47.4	13	34.2
Customer dissatisfaction	2	5.3	4	10.5	15	39.5	13	34.2	4	10.5
Poor service quality	2	5.3	4	10.5	16	42.1	11	28.9	5	13.2
Low profitability	3	7.9	18	47.4	13	34.2	3	7.9	1	2.6
High turnover	10	26.3	12	31.6	8	21.1	6	15.8	2	5.3
Employees transfer to other divisions	6	15.8	8	21.1	14	36.8	8	21.1	2	5.3
Low employees morale	8	21.1	6	15.8	16	42.1	6	15.8	2	5.3
High absenteeism	16	42.1	7	18.4	11	28.9	3	7.9	1	2.6

*Note: -TAVSE= To a very small extent, TASE=To a small extent, TACE=To a considerable extent, TAGE=To a great extent, TAVGE=To a very great extent, C=Count.*

Table 5.2.4b TNA indicators in Jordanian banking organisations

		TAVSE		TASE		TACE		TAGE		TAVGE	
BANK	TNA indicators	C	%	C	%	C	%	C	%	C	%
COM	Lack of knowledge					2	11.1	4	22.2	12	66.7
	Lack of skills					2	11.1	5	27.8	11	61.1
	Poor performance	1	5.6	2	11.1	6	33.3	7	38.9	2	11.1
	Introduction of new work methods			1	5.6	2	11.1	5	27.8	10	55.6
	Customer dissatisfaction			2	11.1	9	50.0	5	27.8	2	11.1
	Poor service quality	1	5.6	1	5.6	6	33.3	6	33.3	4	22.2
	Low profitability	1	5.6	9	50.0	6	33.3	1	5.6	1	5.6
	High turnover	5	27.8	5	27.8	3	16.7	4	22.2	1	5.6
	Employees transfer to other divisions	2	11.1	3	16.7	6	33.3	6	33.3	1	5.6
	Low employees morale	5	27.8	3	16.7	6	33.3	2	11.1	2	11.1
	High absenteeism	9	50.0	2	11.1	5	27.8	1	5.6	1	5.6
FOR	Lack of knowledge					1	16.7	5	83.3		
	Lack of skills					1	16.7	5	83.3		
	Poor performance			1	16.7	4	66.7	1	16.7		
	Introduction of new work methods							6	100.0		
	Customer dissatisfaction	2	33.3	1	16.7			2	33.3	1	16.7
	Poor service quality	1	16.7			2	33.3	2	33.3	1	16.7
	Low profitability	2	33.3	4	66.7						
	High turnover	2	33.3	2	33.3%	1	16.7	1	16.7		
	Employees transfer to other divisions	1	16.7	4	66.7	1	16.7				
	Low employees morale	2	33.3	2	33.3	1	16.7	1	16.7		
	High absenteeism	3	50.0	2	33.3	1	16.7				
INV	Lack of knowledge					4	40.0	4	40.0	2	20.0
	Lack of skills					6	60.0	3	30.0	1	10.0
	Poor performance			4	40.0	2	20.0	3	30.0	1	10.0
	Introduction of new work methods					3	30.0	4	40.0	3	30.0
	Customer dissatisfaction			1	10.0	4	40.0	4	40.0	1	10.0
	Poor service quality			2	20.0	6	60.0	2	20.0		
	Low profitability			4	40.0	4	40.0	2	20.0		
	High turnover	3	30.0	4	40.0	2	20.0			1	10.0
	Employees transfer to other divisions	2	20.0	1	10.0	6	60.0			1	10.0
	Low employees morale	1	10.0	1	10.0	7	70.0	1	10.0		
	High absenteeism	4	40.0	2	20.0	2	20.0	2	20.0		
ISL	Lack of knowledge					1	25.0	3	75.0		
	Lack of skills					1	25.0	3	75.0		
	Poor performance			2	50.0	1	25.0	1	25.0		
	Introduction of new work methods					1	25.0	3	75.0		
	Customer dissatisfaction					2	50.0	2	50.0		
	Poor service quality			1	25.0	2	50.0	1	25.0		
	Low profitability			1	25.0	3	75.0				
	High turnover	1	25.0			2	50.0	1	25.0		
	Employees transfer to other divisions	1	25.0			1	25.0	2	50.0		
	Low employees morale	1	25.0			2	50.0	1	25.0		
	High absenteeism	1	25.0	1	25.0	2	50.0				

Note: -TAVSE= To a very small extent, TASE=To a small extent, TACE=To a considerable extent, TAGE=To a great extent, TAVGE=To a very great extent, C=Count COM=Commercial, FOR=Foreign, INV=Investment, ISL=Islamic banks



## 5.2.5 Conditions under which T&D is Provided

Table 5.2.5.a Conditions under which T&D is provided

	N		R		S		M		A	
Conditions for providing T&D	C	%	C	%	C	%	C	%	C	%
Employees are newly recruited					1	2.6	11	28.9	26	68.4
Employees need training on new work methods and technologies					1	2.6	10	26.3	27	71.1
Performance appraisal show some gap	1	2.6	6	15.8	14	36.8	10	26.3	7	18.4
Employees are upgraded to new positions	1	2.6	3	7.9	4	10.5	22	57.9	8	21.1
Department request training			3	7.9	5	13.2	12	31.6	18	47.4
Employees request training			2	5.3	13	34.2	17	44.7	6	15.8

Note: -N=Never, R=Rarely, S=Sometimes, M=Mostly, A=Always, C=Count.

Table 5.2.5.b Conditions under which T&D is provided

	N		R		S		M		A	
BANK	C	%	C	%	C	%	C	%	C	%
COM					1	5.6	5	27.8	12	66.7
							4	22.2	14	77.8
			2	11.1	6	33.3	6	33.3	4	22.2
	1	5.6	1	5.6	2	11.1	8	44.4	6	33.3
					4	22.2	3	16.7	11	61.1
					8	44.4	5	27.8	5	27.8
FOR							3	50.0	3	50.0
					1	16.7	2	33.3	3	50.0
	1	16.7	1	16.7	1	16.7	2	33.3	1	16.7
			1	16.7	1	16.7	4	66.7		
			1	16.7	1	16.7	4	66.7		
			1	16.7	3	50.0	2	33.3		
INV							3	30.0	7	70.0
							3	30.0	7	70.0
			2	20.0	5	50.0	1	10.0	2	20.0
			1	10.0			8	80.0	1	10.0
			1	10.0			3	30.0	6	60.0
			1	10.0	3	30.0	5	50.0	1	10.0
ISL									4	100.0
							1	25.0	3	75.0
			1	25.0	1	25.0	2	50.0		
							3	75.0	1	25.0
			1	25.0			2	50.0	1	25.0
							4	100.0		

Note:-N=Never, R=Rarely, S=Sometimes, M=Mostly, A=Always, C=Count, COM=Commercial, FOR=Foreign, INV=Investment, ISL=Islamic banks

### Training Delivery Methods

## 5.2.6 Training Approach Used

Table 5.2.6a Training approaches used in Jordanian banking organisations

	N		R		S		M		A	
T&D approach	C	%	C	%	C	%	C	%	C	%
On-the-job training			4	10.5	12	31.6	7	18.4	15	39.5
Off-the job training	1	2.6	5	13.2	4	10.5	14	36.8	14	36.8
External training					8	21.1	19	50.0	11	28.9

Note: -N=Never, R=Rarely, S=Sometimes, M=Mostly, A=Always, C=Count

Table 5.2.6b Training approaches used in Jordanian banking organisations

		R		S		M		A		N	
BANK	T&D approach	C	%	C	%	C	%	C	%	C	%
COM	On-the-job training			7	38.9	3	16.7	8	44.4		
	Off-the job training	1	5.6	2	11.1	4	22.2	11	61.1		
	External training			4	22.2	7	38.9	7	38.9		
Foreign	On-the-job training	2	33.3	1	16.7	2	33.3	1	16.7		
	Off-the job training	2	33.3			4	66.7				
	External training			1	16.7	4	66.7	1	16.7		
Investment	On-the-job training	2	20.0	3	30.0	1	10.0	4	40.0		
	Off-the job training	2	20.0	1	10.0	3	30.0	3	30.0	1	10.0
	External training			3	30.0	4	40.0	3	30.0		
Islamic	On-the-job training			1	25.0	1	25.0	2	50.0		
	Off-the job training			1	25.0	3	75.0				
	External training					4	100.0				

Note:-N=Never, R=Rarely, S=Sometimes, M=Mostly, A=Always, C=Count, COM=Commercial, FOR=Foreign, INV=Investment, ISL=Islamic banks

The Kruskal-Wallis tests showed the following results:  $X^2 = 2.521$ ,  $df=3$ ,  $sig=.471$ ,  $P>0.05$ , indicating that there was no significant differences among bank groups in terms of using on-the-job training. Also showed:  $X^2 = 7.531$ ,  $df=3$ ,  $sig=.057$ ,  $P=.05$ , indicating no significant difference among the banks in terms of using off-the-job training approach and  $X^2 = .590$ ,  $df=3$ ,  $sig=.899$ ,  $P>.05$ , indicate no significant difference among the bank categories in terms of using external providers.

### 5.2.7 Acquiring Assistance from External Providers

Table 5.2.7a Percentage of acquiring assistance from external providers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	36	94.7	94.7	94.7
	No	2	5.3	5.3	100.0
	Total	38	100.0	100.0	

Table 5.2.7b Percentage of acquiring assistance from external providers

Bank category		Frequency	Percent	Valid Percent	Cumulative Percent
Commercial	Yes	18	100.0	100.0	100.0
Foreign	Yes	6	100.0	100.0	100.0
Investment	Yes	10	100.0	100.0	100.0
Islamic	Yes	2	50.0	50.0	50.0
	No	2	50.0	50.0	100.0
	Total	4	100.0	100.0	

### 5.2.8 Type of Assistances Provided by the External Providers

Table 5.2.8a Type of assistances provided by the external providers

	N		R		S		M		A	
Type of assistances provided	C	%	C	%	C	%	C	%	C	%
Make change to external T&D programmes to suit the bank's needs	8	22.2	12	33.3	13	36.1	2	5.6	1	2.8
Designing T&D programmes from the beginning	5	13.9	13	36.1	12	33.3	4	11.1	2	5.6
Providing the bank with specialist	1	2.8	2	5.6	15	41.7	15	41.7	3	8.3
Conducting T&D programmes	1	2.8	4	11.1	12	33.3	17	47.2	2	5.6
Evaluating T&D programmes	5	13.9	5	13.9	9	25.0	15	41.7	2	5.6

Note: -N=Never, R=Rarely, S=Sometimes, M=Mostly, A=Always, C=Count

Table 5.2.8b Type of assistances provided by the external providers

		N		R		S		M		A	
BANK	Type of assistances	C	%	C	%	C	%	C	%	C	%
COM	Make change to external T&D programmes	2	11.1	6	33.3	8	44.4	1	5.6	1	5.6
	Designing T&D programmes from the beginning	1	5.6	6	33.3	9	50.0	1	5.6	1	5.6
	Providing the bank with specialist	1	5.6			10	55.6	5	27.8	2	11.1
	Conducting T&D programmes	1	5.6	2	11.1	8	44.4	7	38.9		
	Evaluating T&D programmes	4	22.2	3	16.7	6	33.3	4	22.2	1	5.6
FOR	Make change to external T&D programmes	2	33.3	3	50.0	1	16.7				
	Designing T&D programmes from the beginning	3	50.0	1	16.7	2	33.3				
	Providing the bank with specialist					2	33.3	4	66.7		
	Conducting T&D programmes					1	16.7	4	66.7	1	16.7
	Evaluating T&D programmes	1	16.7			2	33.3	2	33.3	1	16.7
INV	Make change to external T&D programmes	4	40.0	3	30.0	3	30.0				
	Designing T&D programmes from the beginning	1	10.0	5	50.0	1	10.0	3	30.0		
	Providing the bank with specialist			1	10.0	3	30.0	5	50.0	1	10.0
	Conducting T&D programmes			1	10.0	3	30.0	5	50.0	1	10.0
	Evaluating T&D programmes			1	10.0	1	10.0	8	80.0		
ISL	Make change to external T&D programmes					1	50.0	1	50.0		
	Designing T&D programmes from the beginning			1	50.0					1	50.0
	Providing the bank with specialist			1	50.0			1	50.0		
	Conducting T&D programmes			1	50.0			1	50.0		
	Evaluating T&D programmes			1	50.0			1	50.0		

Note:-N=Never, R=Rarely, S=Sometimes, M=Mostly, A=Always, C=Count, COM=Commercial, FOR=Foreign, INV=Investment, ISL=Islamic banks

## 5.2.9 Offering In-House Training

Table 5.2.9a Offering in-house training

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	31	81.6	81.6	81.6
	No	7	18.4	18.4	100.0
	Total	38	100.0	100.0	

Table 5.2.9b Offering in-house training

BANK		Frequency	Percent	Valid Percent	Cumulative Percent
Commercial	Yes	16	88.9	88.9	88.9
	No	2	11.1	11.1	100.0
	Total	18	100.0	100.0	
Foreign	Yes	4	66.7	66.7	66.7
	No	2	33.3	33.3	100.0
	Total	6	100.0	100.0	
Investment	Yes	7	70.0	70.0	70.0
	No	3	30.0	30.0	100.0
	Total	10	100.0	100.0	
Islamic	Yes	4	100.0	100.0	100.0

The Chi-square test showed the following result:  $X^2=3.323$ ,  $df=3$ ,  $sig=.344$ ,  $P<.05$ .

Table 5.2.9c Offering in-house training

		Frequency	Percent
Valid	.00	13	34.2
	5-22	2	5.3
	23-40	4	10.5
	41-58	4	10.5
	59-76	9	23.7
	77-94	6	15.8
	Total	38	100.0



Table 5.2.9d Offering in-house training

BANK			Frequency	Percent
Commercial	Valid	.00	6	33.3
		5-22	2	11.1
		23-40	2	11.1
		41-58	1	5.6
		59-76	4	22.2
		77-94	3	16.7
		Total	18	100.0
Foreign	Valid	.00	2	33.3
		41-58	2	33.3
		59-76	2	33.3
		Total	6	100.0
Investment	Valid	.00	3	30.0
		23-40	2	20.0
		41-58	1	10.0
		59-76	2	20.0
		77-94	2	20.0
		Total	10	100.0
Islamic	Valid	.00	2	50.0
		59-76	1	25.0
		77-94	1	25.0
		Total	4	100.0

The Kruskal Wallis H test showed the following result:  $X^2 = 6.233$ ,  $df=3$ ,  $sig= .101$ ,  $p<0.05$ .

#### 5.2.10 T&D Methods Used by the Organisations and by the External Providers

Table 5.2.10 a Training methods used by the banks

	N		R		S		M		A	
Training methods used in the bank	C	%	C	%	C	%	C	%	C	%
Lectures	1	3.0			2	6.1	7	21.2	23	69.7
Seminars / conferences	1	3.0	4	12.1	8	24.2	17	51.5	3	9.1
Group work (discussion)	2	6.1	2	6.1	3	9.1	21	63.6	5	15.2
Individual projects	3	9.1	10	30.3	12	36.4	7	21.2	1	3.0
Role playing	4	12.1	6	18.2	13	39.4	6	18.2	4	12.1
Games	10	30.3	5	15.2	13	39.4	5	15.2		
Demonstration	1	3.0	5	15.2	8	24.2	10	30.3	9	27.3
Case studies	3	9.1	2	6.1	7	21.2	14	42.4	7	21.2
Computer based training	4	12.1	4	12.1	12	36.4	8	24.2	5	15.2
Interactive video	3	9.1	9	27.3	14	42.4	6	18.2	1	3.0
Coaching by bank			4	12.1	9	27.3	12	36.4	8	24.2
Job rotation by bank			2	6.1	15	45.5	12	36.4	4	12.1

Note1: - the total was 33, there were five people did not answer this question because they answered the pervious question 'no', they did not offer in- house training for their employees. Note2: -N=Never, R=Rarely, S=Sometimes, M=Mostly, A=Always, C=Count

Table 5.2.10 b Training methods used by external providers

	N		R		S		M		A	
Training methods used in external	C	%	C	%	C	%	C	%	C	%
Lectures			1	2.6	3	7.9	10	26.3	24	63.2
Seminars/ conferences					16	42.1	12	31.6	10	26.3
Group work (discussion)	2	5.3	2	5.3	16	42.1	10	26.3	8	21.1
Individual project b	6	15.8	11	28.9	15	39.5	5	13.2	1	2.6
Role playing	4	10.5	8	21.1	17	44.7	6	15.8	3	7.9
Games	11	28.9	7	18.4	17	44.7	3	7.9		
Demonstration	2	5.3	19	50.0	5	13.2	9	23.7	3	7.9
Case studies	4	10.5	2	5.3	16	42.1	12	31.6	4	10.5
Computer based training by external	5	13.2	6	15.8	14	36.8	7	18.4	6	15.8
Interactive video	6	15.8	11	28.9	15	39.5	5	13.2	1	2.6
Coaching	7	18.4	15	39.5	8	21.1	3	7.9	5	13.2
Job rotation	20	52.6	9	23.7	9	23.7				

Note: -N=Never, R=Rarely, S=Sometimes, M=Mostly, A=Always, C=Count

Evaluation and Follow up Stage

5.2.11 The Importance of Training Evaluation

Table 5.2.11a How important is training evaluation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Somewhat important	2	5.3	5.3	5.3
	Relatively important	14	36.8	36.8	42.1
	Very important	22	57.9	57.9	100.0
	Total	38	100.0	100.0	

Table 5.2.11b How important is training evaluation

BANK		Frequency	Percent	Valid Percent
Commercial	Relatively important	4	22.2	22.2
	Very important	14	77.8	77.8
	Total	18	100.0	100.0
Foreign	Somewhat important	1	16.7	16.7
	Relatively important	3	50.0	50.0
	Very important	2	33.3	33.3
	Total	6	100.0	100.0
Investment	Somewhat important	1	10.0	10.0
	Relatively important	4	40.0	40.0
	Very important	5	50.0	50.0
	Total	10	100.0	100.0
Islamic	Relatively important	3	75.0	75.0
	Very important	1	25.0	25.0
	Total	4	100.0	100.0

The Kruskal-Wallis H test showed the following result:  $X^2=6.553$ ,  $df=3$ ,  $sig=.088$ ,  $p>0.05$ .

5.2.12 The Frequency of Training Evaluation

Table 5.2.12 a How often they evaluate training programmes

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rarely	3	7.9	7.9	7.9
	Sometimes	2	5.3	5.3	13.2
	Mostly	16	42.1	42.1	55.3
	Always	17	44.7	44.7	100.0
	Total	38	100.0	100.0	

Table 5.2.12b How often they evaluate training programmes

BANK			Frequency	Percent	Valid Percent	Cumulative Percent
Commercial	Valid	Rarely	1	5.6	5.6	5.6
		Sometimes	1	5.6	5.6	11.1
		Mostly	5	27.8	27.8	38.9
		Always	11	61.1	61.1	100.0
		Total	18	100.0	100.0	
Foreign	Valid	Rarely	2	33.3	33.3	33.3
		Sometimes	1	16.7	16.7	50.0
		Mostly	1	16.7	16.7	66.7
		Always	2	33.3	33.3	100.0
		Total	6	100.0	100.0	
Investment	Valid	Mostly	8	80.0	80.0	80.0
		Always	2	20.0	20.0	100.0
		Total	10	100.0	100.0	
Islamic	Valid	Mostly	2	50.0	50.0	50.0
		Always	2	50.0	50.0	100.0
		Total	4	100.0	100.0	

The Kruskal-Wallis H test showed the following result:  $X^2=6.553$ ,  $df=3$ ,  $sig=.088$ ,  $p>0.05$ .

5.2.13 Evaluation Methods or Techniques

Table 5.2.13a Evaluation methods and techniques

	N		R		S		M		A	
Evaluation methods	C	%	C	%	C	%	C	%	C	%
Filling in a questionnaire	1	2.6	1	2.6	3	7.9	7	18.4	26	68.4
Interviewing the trainees at the end of programmes	3	7.9	12	31.6	20	52.6	3	7.9		
Testing the trainees before and after the programme	6	15.8	15	39.5	14	36.8	3	7.9		
Asking trainees' managers or supervisors for their assessment of the trainees learning			5	13.2	7	18.4	16	42.1	10	26.3
Employees' performance records			4	10.5	12	31.6	13	34.2	9	23.7

Note: -N=Never, R=Rarely, S=Sometimes, M=Mostly, A=Always, C=Count.

Table 5.2.13b Evaluation methods and techniques

		N		R		S		M		A	
BANK	Evaluation methods	C	%	C	%	C	%	C	%	C	%
COM	Filling in a questionnaire					1	5.6	2	11.1	15	83.3
	Interviewing the trainees at the end of programmes	3	16.7	4	22.2	11	61.1				
	Testing the trainees before and after the programme	4	22.2	6	33.3	6	33.3	2	11.1		
	Asking trainees' managers or supervisors for their assessment of the trainees learning			1	5.6	4	22.2	8	44.4	5	27.8
	Employees' performance records			2	11.1	5	27.8	5	27.8	6	33.3
FOR	Filling in a questionnaire	1	16.7	1	16.7	1	16.7	1	16.7	2	33.3
	Interviewing the trainees at the end of programmes			2	33.3	4	66.7				
	Testing the trainees before and after the programme			3	50.0	3	50.0				
	Asking trainees' managers or supervisors for their assessment of the trainees learning			1	16.7			3	50.0	2	33.3
	Employees' performance records			1	16.7	2	33.3	3	50.0		
INV	Filling in a questionnaire					1	10.0	3	30.0	6	60.0
	Interviewing the trainees at the end of programmes			4	40.0	4	40.0	2	20.0		
	Testing the trainees before and after the programme	2	20.0	4	40.0	4	40.0				
	Asking trainees' managers or supervisors for their assessment of the trainees learning			2	20.0	2	20.0	3	30.0	3	30.0
	Employees' performance records			1	10.0	2	20.0	5	50.0	2	20.0
ISL	Filling in a questionnaire							1	25.0	3	75.0
	Interviewing the trainees at the end of programmes			2	50.0	1	25.0	1	25.0		
	Testing the trainees before and after the programme			2	50.0	1	25.0	1	25.0		
	Asking trainees' managers or supervisors for their assessment of the trainees learning			1	25.0	1	25.0	2	50.0		
	Employees' performance records					3	75.0			1	25.0

Note:-N=Never, R=Rarely, S=Sometimes, M=Mostly, A=Always, C=Count, COM=Commercial, FOR=Foreign, INV=Investment, ISL=Islamic banks



5.2.14 Evaluation Models

Table 5.2.14a Evaluation models

Evaluation model	TAVSE	TASE	TACE	TAGE	TAVGE	Total
Kirkpatrick	13.2%	5.3%	31.6%	21.1%	28.9%	100.0%
CIRO model	26.3%	23.7%	28.9%	15.8%	5.3%	100.0%
CIPP model	31.6%	23.7%	28.9%	10.5%	5.3%	100.0%

Note: -TAVSE= To a very small extent, TASE=To a small extent, TACE=To a considerable extent, TAGE=To a great extent, TAVGE=To a very great extent, C=count

Table 5.2.14b Evaluation models

		TAVSE		TASE		TACE		TAGE		TAVGE	
Bank category		C	%	C	%	C	%	C	%	C	%
COM	Kirkpatrick	3	16.7	1	5.6	5	27.8	2	11.1	7	38.9
	CIRO	5	27.8	4	22.2	3	16.7	4	22.2	2	11.1
	CIPP	6	33.3	6	33.3	1	5.6	4	22.2	1	5.6
FOR	Kirkpatrick	1	16.7			3	50.0	1	16.7	1	16.7
	CIRO	2	33.3	1	16.7	3	50.0				
	CIPP	2	33.3	1	16.7	3	50.0				
INV	Kirkpatrick	1	10.0	1	10.0	3	30.0	2	20.0	3	30.0
	CIRO	3	30.0	3	30.0	2	20.0	2	20.0		
	CIPP	4	40.0	1	10.0	4	40.0			1	10.0
ISL	Kirkpatrick					1	25.0	3	75.0		
	CIRO			1	25.0	3	75.0				
	CIPP			1	25.0	3	75.0				

Note: -TAVSE= To a very small extent, TASE=To a small extent, TACE=To a considerable extent, TAGE=To a great extent, TAVGE=To a very great extent, C=Count COM=Commercial, FOR=Foreign, INV=Investment, ISL=Islamic banks

The Kruskal-Wallis H test showed the following result:  $X^2 = .545$ ,  $df=3$ ,  $sig=.959$ ,  $P<0.05$ .

5.2.15 Evaluation Levels or Criteria

Table 5.2.15a Evaluation levels

	TAVSE		TASE		TACE		TAGE		TAVGE	
Evaluation levels	C	%	C	%	C	%	C	%	C	%
Trainees' reactions			1	2.6	1	2.6	14	36.8	22	57.9
Learning outcomes			3	7.9	11	28.9	17	44.7	7	18.4
Behaviour change			3	7.9	19	50.0	11	28.9	5	13.2
Results	7	18.4	16	42.1	8	21.1	7	18.4		

Note: -TAVSE= To a very small extent, TASE=To a small extent, TACE=To a considerable extent, TAGE=To a great extent, TAVGE=To a very great extent, C=Count.

Table 5.2.15b Evaluation levels

		TAVSE		TASE		TACE		TAGE		TAVGE	
BANK	Evaluation levels	C	%	C	%	C	%	C	%	C	%
COM	Trainees' reactions			1	5.6			2	11.1	15	83.3
	Learning outcomes			3	16.7	5	27.8	6	33.3	4	22.2
	Behaviours change			3	16.7	7	38.9	5	27.8	3	16.7
	Results	1	5.6	10	55.6	1	5.6	6	33.3		
FOR	Trainees' reactions							2	33.3	4	66.7
	Learning outcomes					2	33.3	4	66.7		
	Behaviours change					5	83.3	1	16.7		
	Results	3	50.	3	50.0						
INV	Trainees' reactions					1	10.0	7	70.0	2	20.0
	Learning outcomes					4	40.0	3	30.0	3	30.0
	Behaviours change					5	50.0	4	40.0	1	10.0
	Results	3	30.	3	30.0	4	40.0				
ISL	Trainees' reactions							3	75.0	1	25.0
	Learning outcomes							4	100.0		
	Behaviours change					2	50.0	1	25.0	1	25.0
	Results					3	75.0	1	25.0		

Note: -TAVSE= To a very small extent, TASE=To a small extent, TACE=To a considerable extent, TAGE=To a great extent, TAVGE=To a very great extent, C=Count COM=Commercial, FOR=Foreign, INV=Investment, ISL=Islamic banks

## 5.2.16 Evaluation Difficulties and Challenges

Table 5.2.16a Evaluation difficulties and challenges

	SD		D		NS		A		SA	
	C	%	C	%	C	%	C	%	C	%
Evaluation difficulties										
Difficulties in measuring improvement in a certain jobs	2	5.3	12	31.6	8	21.1	14	36.8	2	5.3
Difficulties in measuring the change of trainees' behaviors over short period of time			5	13.2	2	5.3	30	78.9	1	2.6
Lack of quantitative measures					4	10.5	29	76.3	5	13.2
High cost evaluation process	2	5.3	18	47.4	10	26.3	7	18.4	1	2.6
Training outcomes are subjective	2	5.3	9	23.7	12	31.6	13	34.2	2	5.3
Lack of knowledge about evaluation process	5	13.2	18	47.4	1	2.6	11	28.9	3	7.9
Absence of job description	6	15.8	18	47.4	3	7.9	9	23.7	2	5.3
Time required to do evaluation	3	7.9	14	36.8	9	23.7	10	26.3	2	5.3
Difficulties to separate training impact on the final results from other actives impacts			4	10.5	14	36.8	17	44.7	3	7.9
No specific body in charge of evaluation	3	7.9	17	44.7	2	5.3	13	34.2	3	7.9
Difficulties in getting managers participate in evaluation process	1	2.6	10	26.3	7	18.4	17	44.7	3	7.9
T&D objectives are not clear	8	21.1	14	36.8	2	5.3	10	26.3	4	10.5

Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree,, C=Count

Table 5.2.16b Evaluation difficulties and challenges based on the banks' categories

		SD		D		NS		A		SA	
BANK	Evaluation difficulties	C	%	C	%	C	%	C	%	C	%
COM	Difficulties in measuring improvement in a certain jobs	2	11.1	6	33.3	3	16.7	6	33.3	1	5.6
	Difficulties in measuring the change of trainees' behaviour over short period of time			3	16.7	1	5.6	13	72.1	1	5.6
	Lack of quantitative measures					2	11.1	12	66.7	4	22.2
	High cost evaluation process	1	5.6	10	55.6	4	22.2	3	16.7		
	Subjective outcomes	2	11.1	4	22.2	5	27.8	7	38.9		
	Lack of knowledge about evaluation	5	27.8	8	44.4			4	22.2	1	5.6
	Absence of job description	4	22.2	9	50.0	1	5.6	4	22.2		
	Time required to do evaluation	2	11.1	7	38.9	4	22.2	5	27.8		
	Difficulties to separate training impacts			3	16.7	7	38.9	7	38.9	1	5.6
	No specific body in charge of evaluation	3	16.7	7	38.9	1	5.6	6	33.3	1	5.6
	Difficulties in getting managers to participate	1	5.6	5	27.8	4	22.2	8	44.4		
	T&D objectives are not clear	4	22.2	5	27.8	2	11.1	6	33.3	1	5.6
FOR	Difficulties in measuring improvement in a certain jobs			2	33.3	2	33.3	2	33.3		
	Difficulties in measuring the change of trainees' behaviour over short period of time							6	100.0		
	Lack quantitative measures					1	16.7	5	83.3		
	High cost evaluation process			2	33.3	2	33.3	1	16.7	1	16.7
	Subjective outcomes			2	33.3	2	33.3	1	16.7	1	16.7
	Lack of knowledge about evaluation			3	50.0			2	33.3	1	16.7
	Absence of job description	1	16.	2	33.3			2	33.3	1	16.7
	Time required to do evaluation			1	16.7	2	33.3	2	33.3	1	16.7
	Difficulties to separate training impacts					3	50.0	3	50.0		
	No specific body in charge of evaluation					1	16.7	4	66.7	1	16.7
	Difficulties in getting managers to participate			3	50.0			1	16.7	2	33.3
	T&D objectives are not clear	1	16.	2	33.3			1	16.7	2	33.3



INV	Difficulties in measuring improvement in a certain jobs			2	20.0	3	30.0	4	40.0	1	10.0
	Difficulties in measuring the change of trainees' behaviour over short period of time					1	10.0	9	90.0		
	Lack quantitative measures					1	10.0	8	80.0	1	10.0
	High cost evaluation process	1	10.	5	50.0	3	30.0	1	10.0		
	Subjective outcomes			3	30.0	3	30.0	3	30.0	1	10.0
	Lack of knowledge about evaluation			4	40.0			5	50.0	1	10.0
	Absence of job description	1	10.	5	50.0			3	30.0	1	10.0
	Time required to do evaluation	1	10.	3	30.0	3	30.0	2	20.0	1	10.0
	Difficulties to separate training impacts			1	10.0	1	10.0	6	60.0	2	20.0
	No specific body in charge of evaluation			7	70.0			2	20.0	1	10.0
	Difficulties in getting managers to participate			1	10.0	1	10.0	7	70.0	1	10.0
	T&D objectives are not clear	1	10	5	50.0			3	30.0	1	10.0
ISL	Difficulties in measuring improvement in a certain jobs			2	50.0			2	50.0		
	Difficulties in measuring the change of trainees' behaviour over short period of time			2	50.0			2	50.0		
	Lack of quantitative measures							4	100.0		
	High cost evaluation process			1	25.0	1	25.0	2	50.0		
	Subjective outcomes					2	50.0	2	50.0		
	Lack of knowledge about evaluation			3	75.0	1	25.0				
	Absence of job description			2	50.0	2	50.0				
	Time required to do evaluation			3	75.0			1	25.0		
	Difficulties to separate training impacts					3	75.0	1	25.0		
	No specific body in charge of evaluation			3	75.0			1	25.0		
	Difficulties in getting managers to participate			1	25.0	2	50.0	1	25.0		
	T&D objectives are not clear	2	50.0	2	50.0						

*Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree, C=Count  
COM=Commercial, FOR=Foreign, INV=Investment, ISL=Islamic banks*

### T&D Strategic Position in the Jordanian Banks

#### 5.3.1 Status of T&D

**Table 5.3.1a Status of T&D within the organisations**

T&D status within the banks	Frequency	Percent	Valid Percent	Cumulative Percent
Section within department	8	21.1	21.1	21.1
Division/Unit within section	1	2.6	2.6	23.7
Department	7	18.4	18.4	42.1
Integrated within HRM department	22	57.9	57.9	100.0
Total	38	100.0	100.0	

**Table 5.3.1b Status of T&D within the organisations**

Bank category	T&D status within the banks	Frequency	Percent	Valid Percent
Commercial	Section within department	2	11.1	11.1
	Division/ Unit within section	1	5.6	5.6
	Department	6	33.3	33.3
	Integrated within HRM department	9	50.0	50.0
	Total	18	100.0	100.0
Foreign	Section within department	2	33.3	33.3
	Department	1	16.7	16.7
	Integrated within HRM department	3	50.0	50.0
	Total	6	100.0	100.0
Investment	Section within department	2	20.0	20.0
	Integrated within HRM department	8	80.0	80.0
	Total	10	100.0	100.0
Islamic	Section within department	2	50.0	50.0
	Integrated within HRM department	2	50.0	50.0
	Total	4	100.0	100.0



The Chi-Square test showed the following result:  $X^2=9.891$ ,  $df=9$ ,  $sig=.359$ ,  $P>0.05$ .

5.3.2 T&D Department/Section or Unit Age

Table 5.3.2a T&D department/section age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00	7	18.4	18.4	18.4
	1-7	11	28.9	28.9	47.4
	8-14	7	18.4	18.4	65.8
	15-21	4	10.5	10.5	76.3
	22-28	9	23.7	23.7	100.0
	Total	38	100.0	100.0	

Table 5.3.2b Average age of T&D in the organisations

The bank Category	Minimum	Maximum	Range	Mean	Median	Std. deviation	Missing
Commercial	2.00	25.00	23.00	16.83	21.50	9.33	0
Foreign	8.00	10.00	2.00	9.33	10.00	1.154	3
Investment	1.00	21.00	20.00	8.12	7.50	6.64	2
Islamic	6.00	6.00	0	6.00	6.00	.00	2
For all of the categories together	1.00	25.00	24.00	13.1	10.00	8.91	

The Kruskal Wallis H test showed the following result:  $X^2=15.102$ ,  $df=9$ ,  $sig=.002$ ,  $P<0.05$ .

5.3.3 To whom T&D Reports

Table 5.3.3 To whom T&D reports

To whom T&D reports	Frequency	Percentage responses	Percentage of cases
Top management /Board of directors	1	2.1%	2.6%
General Managers	16	33.3%	42.1%
Executive managers	9	18.8%	23.7%
Personal/HR managers	22	45.8%	57.9%
Total	48	100%	126.3%

The Chi-Square showed the following result:  $X^2=.5477$ ,  $df=3$ ,  $sig=.140$ ,  $P<0.05$ .

5.3.4 Formulating T&D Plans and Policies

Table 5.3.4 Responsibility for formulating T&D plans and policies

Responsibility for formulating T&D plans	Frequency	Percentage of responses	Percentage of cases
Top management (chairman, CEO, GM, MD, or other Board members)	19	28.8	50.0
Middle management (functional managers or other senior)	8	12.1	21.1
T&D department/section/unit	20	30.3	52.6
Personnel/HRM department	19	28.8	50.0
Total	66	100	173.7

The Chi-Square test showed the following result:  $X^2=3.289$ ,  $df=3$ ,  $sig=.349$ ,  $P<0.05$ .

### 5.3.5 The Strategic T&D

**Table 5.3.5a The extent to which T&D is strategic**

	SD		D		NS		A		SA	
	C	%	C	%	C	%	C	%	C	%
Integration with overall bank strategy			12	31.6	7	18.4	12	31.6	7	18.4
T&D manager has access to the bank objectives and strategies					8	21.1	22	57.9	8	21.1
Clearly defined strategy to HRD	1	2.6	16	42.1	5	13.2	10	26.3	6	15.8
T&D strategy derived from overall bank's strategy			12	31.6	10	26.3	11	28.9	5	13.2
Clear ongoing plan for T&D			14	36.8	4	10.5	13	34.2	7	18.4
T&D plans are integrated with overall plans			5	13.2	8	21.1	18	47.4	7	18.4
Formal written T&D plan and policy			9	23.7	2	5.3	22	57.9	5	13.2
Informal unwritten T&D plans and policy	11	28.9	18	47.4	1	2.6	8	21.1		
T&D managers participate in formulating the bank strategy	2	5.3	24	63.2	5	13.2	6	15.8	1	2.6
T&D strategies are flexible and adaptable			2	5.3	4	10.5	26	68.4	6	15.8
Top management is committed to support T&D			2	5.3	12	31.6	13	34.2	11	28.9
Top management believes that T&D is important			2	5.3	10	26.3	15	39.5	11	28.9
The relationship with line managers is based on mutual understandings			6	15.8	18	47.4	9	23.7	5	13.2
Line managers facilitate management T&D			8	21.1	15	39.5	11	28.9	4	10.5
T&D plans and strategies in harmony with HRM plan			7	18.4	5	13.2	21	55.3	5	13.2
T&D objectives relating to the bank culture			4	10.5	4	10.5	22	57.9	8	21.1
T&D help in imparting the bank culture			5	13.2	4	10.5	21	55.3	8	21.1
T&D managers are consultants	10	26.3	19	50.0	2	5.3	5	13.2	2	5.3
T&D emphasize cost effectiveness evaluation	1	2.6	21	55.3	10	26.3	4	10.5	2	5.3
There is a specific budget for T&D	2	5.3	8	21.1	1	2.6	18	47.4	9	23.7
The budget is sufficient to achieve T&D objectives.	2	5.3	7	18.4	7	18.4	14	36.8	8	21.1

*Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree, C=Count*

**Table 5.3.5b The extent to which T&D is strategic in the commercial banks**

		SD		D		NS		A		SA	
BANK		C	%	C	%	C	%	C	%	C	%
Commercial	Integration with overall strategy			4	22.2	2	11.1	5	27.8	7	38.9
	Access to the bank objectives and strategies					3	16.7	8	44.4	7	38.9
	Clearly defined strategy to HRD			8	44.4			4	22.2	6	33.3
	T&D strategy derived from overall strategy			4	22.2	5	27.8	4	22.2	5	27.8
	Clear ongoing plan for T&D			4	22.2	4	22.2	3	16.7	7	38.9
	T&D plans are integrated with overall plans			3	16.7	3	16.7	5	27.8	7	38.9
	Formal written T&D plan and policy			2	11.1	2	11.1	9	50.0	5	27.8
	Informal unwritten T&D plans and policy	7	38.9	8	44.4			3	16.7		
	T&D managers participate in strategy formulation	1	5.6	7	38.9	5	27.8	4	22.2	1	5.6
	T&D strategies are flexible and adaptable			1	5.6	1	5.6	11	61.1	5	27.8
	Top management is committed to and support T&D					3	16.7	7	38.9	8	44.4
	Top management believes that T&D is important			1	5.6	3	16.7	6	33.3	8	44.4
	The relationship with line managers is based on mutual understandings			4	22.2	9	50.0			5	27.8
	Line managers facilitate management T&D			4	22.2	7	38.9	3	16.7	4	22.2
	T&D plans and strategy in harmony with HRM plan			2	11.1	3	16.7	8	44.4	5	27.8
	T&D objectives relating to the bank culture			1	5.6	3	16.7	7	38.9	7	38.9
	T&D help in imparting the bank culture			1	5.6	3	16.7	8	44.4	6	33.3
	T&D managers are consultants	2	11.1	10	55.6	2	11.1	2	11.1	2	11.1
	T&D emphasis cost effectiveness evaluation	1	5.6	8	44.4	5	27.8	2	11.1	2	11.1
	There is a specific budget for T&D	1	5.6	1	5.6	1	5.6	7	38.9	8	44.4
	The budget is sufficient to achieve T&D objectives.	1	5.6	1	5.6	1	5.6	7	38.9	8	44.4

*Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree, C=Count*



Table 5.3.5c The extent to which T&amp;D is strategic in the surveyed foreign banks

BANK		SD		D		NS		A		SA	
		C	%	C	%	C	%	C	%	C	%
Foreign	Integration with overall strategy			2	33.3			4	66.7		
	Access to the bank objectives and strategies							6	100.		
	Clearly defined strategy to HRD	1	16.7	2	33.3			3	50.0		
	T&D strategy derived from overall strategy			1	16.7	1	16.7	4	66.7		
	Clear ongoing plan for T&D			3	50.0			3	50.0		
	T&D plans are integrated with overall plans			2	33.3	1	16.7	3	50.0		
	Formal written T&D plan and policy			3	50.0			3	50.0		
	Informal unwritten T&D plans and policy	1	16.7	2	33.3			3	50.0		
	T&D managers participate in strategy formulation	1	16.7	3	50.0			2	33.3		
	T&D strategies are flexible and adaptable					2	33.3	4	66.7		
	Top management is committed to and support T&D			1	16.7	2	33.3	2	33.3	1	16.7
	Top management believes that T&D is important					2	33.3	3	50.0	1	16.7
	The relationship with line managers is based on mutual understandings			1	16.7	1	16.7	4	66.7		
	Line managers facilitate management T&D					1	16.7	5	83.3		
	T&D plans and strategy in harmony with HRM plan			1	16.7	1	16.7	4	66.7		
	T&D objectives relating to the bank culture			3	50.0			2	33.3	1	16.7
	T&D help in imparting the bank culture			2	33.3			3	50.0	1	16.7
	T&D managers are consultants	2	33.3	3	50.0			1	16.7		
	T&D emphasis cost effectiveness evaluation			4	66.7	1	16.7	1	16.7		
	There is a specific budget for T&D	1	16.7	1	16.7			4	66.7		
	The budget is sufficient to achieve T&D objectives.			2	33.3	2	33.3	2	33.3		

Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree, C=Count

Table 5.3.5d The extent to which T&amp;D is strategic in the investment banks

BANK		AD		D		NS		A		SA	
		C	%	C	%	C	%	C	%	C	%
Investme	Integration with overall strategy			5	50.0	5	50.0				
	Access to the bank objectives and strategies					5	50.0	5	50.0		
	Clearly defined strategy to HRD			5	50.0	5	50.0				
	T&D strategy derived from overall strategy			5	50.0	4	40.0	1	10.0		
	Clear ongoing plan for T&D			6	60.0			4	40.0		
	T&D plans are integrated with overall plans					4	40.0	6	60.0		
	Formal written T&D plan and policy			4	40.0			6	60.0		
	Informal unwritten T&D plans and policy	2	20.0	6	60.0			2	20.0		
	T&D managers participate in strategy formulation			10	100.0						
	T&D strategies are flexible and adaptable			1	10.0	1	10.0	7	70.0	1	10.0
	Top management is committed to and support T&D			1	10.0	5	50.0	2	20.0	2	20.0
	Top management believes that T&D is important			1	10.0	5	50.0	2	20.0	2	20.0
	The relationship with line managers is based on mutual understandings			1	10.0	7	70.0	2	20.0		
	Line managers facilitate management T&D			4	40.0	6	60.0				
	T&D plans and strategy in harmony with HRM plan			4	40.0	1	10.0	5	50.0		
	T&D objectives relating to the bank culture					1	10.0	9	90.0		
	T&D help in imparting the bank culture			1	10.0	1	10.0	7	70.0	1	10.0
	T&D managers are consultants	4	40.0	4	40.0			2	20.0		
	T&D emphasize cost effectiveness evaluation			9	90.0	1	10.0				
	There is a specific budget for T&D			5	50.0			4	40.0	1	10.0
	The budget is sufficient to achieve T&D objectives.	1	10.0	3	30.0	3	30.0	3	30.0		

Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree, C=Count



Table 5.3.5e The extent to which T&amp;D is strategic in the Islamic banks

BANK		SD		D		NS		A		SA	
		C	%	C	%	C	%	C	%	C	%
Islamic	Integration with overall strategy			1	25			3	75		
	Access to the bank objectives and strategies							3	75	1	25
	Clearly defined strategy to HRD			1	25			3	75		
	T&D strategy derived from overall strategy			2	50			2	50		
	Clear ongoing plan for T&D			1	25			3	75		
	T&D plans are integrated with overall plans							4	100		
	Formal written T&D plan and policy							4	100		
	Informal unwritten T&D plans and policy	1	25	2	50	1	25				
	T&D managers participate in strategy formulation			4	100						
	T&D strategies are flexible and adaptable							4	100		
	Top management is committed to and support T&D					2	50	2	50		
	Top management believes that T&D is important							4	100		
	The relationship with line managers is based on mutual understandings					1	25	3	75		
	Line managers facilitate management T&D					1	25	3	75		
	T&D plans and strategy in harmony with HRM plan							4	100		
	T&D objectives relating to the bank culture							4	100		
	T&D help in imparting the bank culture			1	25			3	75		
	T&D managers are consultants	2	50	2	50						
	T&D emphasize cost effectiveness evaluation					3	75	1	25		
	There is a specific budget for T&D			1	25			3	75		
	The budget is sufficient to achieve T&D objectives.			1	25	1	25	2	50		

Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree, C=count

### 5.3.6 Sophistication Role of T&D

Table 5.3.6a T&amp;D maturity and sophistication role

T&D mature roles	SD		D		NS		A		SA	
	C	%	C	%	C	%	C	%	C	%
T&D is a very important function through which strategy is formulated (proactive role)	10	26.3	17	44.7	8	21.1	2	5.3	1	2.6
T&D help in shaping strategy. (proactive shaping role)	1	2.6	20	52.6	13	34.2	3	7.9	1	2.6
T&D is the tool for implementing corporate strategy and achieving goals (implementation role)			7	18.4	16	42.1	13	34.2	2	5.3
T&D activities are tactical, piecemeal planned interventions conducted to react to the current organisational challenges or circumstance (reactive role).			3	7.9	7	18.4	18	47.4	10	26.3
No systematic T&D	23	60.5	11	28.9	2	5.3	2	5.3		

Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree, C=Count

Table 5.3.6b T&amp;D maturity and sophistication role

Bank category	T&D mature roles	SD		D		NS		A		SA	
		C	%	C	%	C	%	C	%	C	%
Commercial	Proactive strategic role	6	33.3	6	33.3	3	16.7	2	11.1	1	5.6
	Proactive shaping role			8	44.4	6	33.3	3	16.7	1	5.6
	Implementation role			3	16.7	6	33.3	7	38.9	2	11.1
	Reactive role			2	11.1	3	16.7	7	38.9	6	33.3
	No systematic T&D	13	72.2	5	27.8						
Foreign	Proactive strategic role			5	83.3	1	16.7				
	Proactive shaping role			4	66.7	2	33.3				
	Implementation role					3	50.0	3	50.0		
	Reactive role					1	16.7	3	50.0	2	33.3
	No systematic T&D	3	50.0	1	16.7	2	33.3				
Investment	Proactive strategic role	2	20.0	5	50.0	3	30.0				
	Proactive shaping role			6	60.0	4	40.0				
	Implementation role			4	40.0	4	40.0	2	20.0		
	Reactive role			1	10.0	2	20.0	5	50.0	2	20.0

	No systematic T&D	5	50.0	3	30.0			2	20.0		
Islamic	Proactive strategic role	2	50.0	1	25.0	1	25.0				
	Proactive shaping role	1	25.0	2	50.0	1	25.0				
	Implementation role					3	75.0	1	25.0		
	Reactive role					1	25.0	3	75.0		
	No systematic T&D	2	50.0	2	50.0						

Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree, C=Count

### 5.3.7 T&D Objectives

Table 5.3.7a T&D objectives in Jordanian banks

	D		NS		A		SA	
T&D objectives in Jordanian banks	C	%	C	%	C	%	C	%
Help employees to perform their jobs effectively			2	5.3%	19	50.0%	17	44.7%
Enhancing employees' skills and knowledge			1	2.6%	18	47.4%	19	50.0%
Orientation of new employees	1	2.6%	3	7.9%	16	42.1%	18	47.4%
Keeping employees informed of technical changes			5	13.2%	17	44.7%	16	42.1%

Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree, C=Count

Table 5.3.7b T&D objectives in Jordanian banks

Bank category	T&D objectives in Jordanian banks	NS		A		SA		D	
		C	%	C	%	C	%	C	%
Commercial	Help employees to do their jobs			8	44.4	10	55.6		
	Enhancing employees' skills			7	38.9	11	61.1		
	Orientation of new employees			8	44.4	10	55.6		
	Keeping employees informed of technical changes	2	11.1	6	33.3	10	55.6		
Foreign	Help employees to do their jobs	1	16.7	2	33.3	3	50.0		
	Enhancing employees' skills	1	16.7	3	50.0	2	33.3		
	Orientation of new employees	1	16.7	3	50.0	2	33.3		
	Keeping employees informed of technical changes	1	16.7	3	50.0	2	33.3		
Investment	Help employees to do their jobs	1	10.0	6	60.0	3	30.0		
	Enhancing employees' skills			6	60.0	4	40.0		
	Orientation of new employees	2	20.0	3	30.0	4	40.0	1	10.0
	Keeping employees informed of technical changes	2	20.0	5	50.0	3	30.0		
Islamic	Help employees to do their jobs			3	75.0	1	25.0		
	Enhancing employees' skills			2	50.0	2	50.0		
	Orientation of new employees			2	50.0	2	50.0		
	Keeping employees informed of technical changes			3	75.0	1	25.0		

Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree, C=Count

### 5.3.8 Training Impacts on Employees

Table 5.3.8a Training impact on the employees

	SD		D		NS		A		SA	
T&D impact on the employees	C	%	C	%	C	%	C	%	C	%
Improving employees' behaviours			1	2.6	9	23.7	23	60.5	5	13.2
Improving employees' attitudes			2	5.3	7	18.4	24	63.2	5	13.2
Learning new work methods					6	15.8	22	57.9	10	26.3
Encouraging team working			6	15.8	13	34.2	11	28.9	8	21.1
Improving employees; skills and knowledge					4	10.5	24	63.2	10	26.3
Improving on-the-job performance			2	5.3	11	28.9	19	50.0	6	15.8
Increasing employees' satisfaction	1	2.6	9	23.7	11	28.9	14	36.8	3	7.9
Increasing employees' creativity			6	15.8	9	23.7	17	44.7	6	15.8
Increasing employees' productivity			1	2.6	12	31.6	19	50.0	6	15.8
Increasing employees' commitment and motivation	1	2.6	9	23.7	12	31.6	12	31.6	4	10.5

Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree, C=Count



Table 5.3.8b T&amp;D impacts on employees

		SD		D		NS		A		SA	
BANK	T&D impact on the employees	C	%	C	%	C	%	C	%	C	%
Commercial	Improving employees' behaviours			1	5.6	3	16.7	9	50.0	5	27.8
	Improving employees' attitudes			1	5.6	1	5.6	11	61.1	5	27.8
	Learning new work methods					1	5.6	10	55.6	7	38.9
	Encouraging team working			2	11.1	5	27.8	4	22.2	7	38.9
	Improving employees; skills and knowledge							10	55.6	8	44.4
	Improving on-the-job performance			1	5.6	5	27.8	6	33.3	6	33.3
	Increasing employees' satisfaction	1	5.6	1	5.6	5	27.8	8	44.4	3	16.7
	Increasing employees' creativity			1	5.6	2	11.1	9	50.0	6	33.3
	Increasing employees' productivity					3	16.7	9	50.0	6	33.3
	Increasing employees' commitment	1	5.6	2	11.1	5	27.8	6	33.3	4	22.2
Foreign	Improving employees' behaviours					2	33.3	4	66.7		
	Improving employees' attitudes			1	16.7	1	16.7	4	66.7		
	Learning new work methods					2	33.3	4	66.7		
	Encouraging team working			1	16.7	2	33.3	3	50.0		
	Improving employees; skills and knowledge					2	33.3	4	66.7		
	Improving on-the-job performance					2	33.3	4	66.7		
	Increasing employees' satisfaction			2	33.3	1	16.7	3	50.0		
	Increasing employees' creativity			1	16.7	1	16.7	4	66.7		
	Increasing employees' productivity					2	33.3	4	66.7		
	Increasing employees' commitment			2	33.3	1	16.7	3	50.0		
Investment	Improving employees' behaviours					4	40.0	6	60.0		
	Improving employees' attitudes					5	50.0	5	50.0		
	Learning new work methods					3	30.0	5	50.0	2	20.0
	Encouraging team working			3	30.0	6	60.0	1	10.0		
	Improving employees; skills and knowledge					2	20.0	7	70.0	1	10.0
	Improving on-the-job performance			1	10.0	4	40.0	5	50.0		
	Increasing employees' satisfaction			6	60.0	3	30.0	1	10.0		
	Increasing employees' creativity			4	40.0	4	40.0	2	20.0		
	Increasing employees' productivity			1	10.0	6	60.0	3	30.0		
	Increasing employees' commitment			5	50.0	5	50.0				
Islamic	Improving employees' behaviours							4	100.0		
	Improving employees' attitudes							4	100.0		
	Learning new work methods							3	75.0	1	25.0
	Encouraging team working							3	75.0	1	25.0
	Improving employees; skills and knowledge							3	75.0	1	25.0
	Improving on-the-job performance							4	100.0		
	Increasing employees' satisfaction					2	50.0	2	50.0		
	Increasing employees' creativity					2	50.0	2	50.0		
	Increasing employees' productivity					1	25.0	3	75.0		
	Increasing employees' commitment					1	25.0	3	75.0		

Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree, C=Count



5.3.9 Training Impact on the Organisations Performance

Table 5.3.9a T&D impacts on the organisational performance

	SD		D		NS		A		SA	
T&D impact on organisations' performance	C	%	C	%	C	%	C	%	C	%
Improving productivity					9	23.7	22	57.9	7	18.4
Improving quality service			1	2.6	4	10.5	24	63.2	9	23.7
Innovation and change			2	5.3	22	57.9	10	26.3	4	10.5
Increasing job satisfaction	1	2.6	9	23.7	13	34.2	12	31.6	3	7.9
Increasing customer satisfaction			1	2.6	4	10.5	27	71.1	6	15.8
Decreasing turnover rate			12	31.6	15	39.5	6	15.8	5	13.2
Increasing profitability			10	26.3	18	47.4	8	21.1	2	5.3
Increasing sales			6	15.8	22	57.9	9	23.7	1	2.6
Cost saving	1	2.6	13	34.2	10	26.3	12	31.6	2	5.3
Decreasing absenteeism			14	36.8	12	31.6	9	23.7	3	7.9

Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree, C=Count

Table 5.3.9b T&D impacts on the organisations' performance

		SD		D		NS		A		SA	
Bank category	T&D impact on organisations' performance	C	%	C	%	C	%	C	%	C	%
Commercial	Improving productivity					2	11.1	9	50.0	7	38.9
	Improving quality service							11	61.1	7	38.9
	Innovation and change					7	38.9	7	38.9	4	22.2
	Increasing job satisfaction	1	5.6	3	16.7	4	22.2	7	38.9	3	16.7
	Increasing customer satisfaction							12	66.7	6	33.3
	Decreasing turnover rate			6	33.3	4	22.2	3	16.7	5	27.8
	Increasing profitability			2	11.1	7	38.9	7	38.9	2	11.1
	Increasing sales			2	11.1	9	50.0	6	33.3	1	5.6
	Cost saving	1	5.6	3	16.7	4	22.2	8	44.4	2	11.1
	Decreasing absenteeism			6	33.3	2	11.1	7	38.9	3	16.7
Foreign	Improving productivity					3	50.0	3	50.0		
	Improving quality service					2	33.3	2	33.3	2	33.3
	Innovation and change			1	16.7	4	66.7	1	16.7		
	Increasing job satisfaction					3	50.0	3	50.0		
	Increasing customer satisfaction			1	16.7	1	16.7	4	66.7		
	Decreasing turnover rate			2	33.3	2	33.3	2	33.3		
	Increasing profitability			2	33.3	3	50.0	1	16.7		
	Increasing sales			2	33.3	2	33.3	2	33.3		
	Cost saving			3	50.0	1	16.7	2	33.3		
	Decreasing absenteeism			3	50.0	2	33.3	1	16.7		
Investment	Improving productivity					3	30.0	7	70.0		
	Improving quality service			1	10.0			9	90.0		
	Innovation and change			1	10.0	9	90.0				
	Increasing job satisfaction			6	60.0	4	40.0				
	Increasing customer satisfaction					1	10.0	9	90.0		
	Decreasing turnover rate			4	40.0	5	50.0	1	10.0		
	Increasing profitability			6	60.0	4	40.0				
	Increasing sales			2	20.0	7	70.0	1	10.0		
	Cost saving			6	60.0	3	30.0	1	10.0		
	Decreasing absenteeism			5	50.0	5	50.0				
Islamic	Improving productivity					1	25.0	3	75.0		
	Improving quality service					2	50.0	2	50.0		
	Innovation and change					2	50.0	2	50.0		
	Increasing job satisfaction					2	50.0	2	50.0		
	Increasing customer satisfaction					2	50.0	2	50.0		
	Decreasing turnover rate					4	100.0				
	Increasing profitability					4	100.0				
	Increasing sales					4	100.0				
	Cost saving			1	25.0	2	50.0		25.0		
	Decreasing absenteeism					3	75.0	1	25.0		

Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree,, C=Count

5.3.10 Application of the Acquired Skills and Knowledge

Table 5.3.10a Application of the acquired skills and knowledge

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	24	63.2	63.2	63.2
	No	14	36.8	36.8	100.0
	Total	38	100.0	100.0	

Table 6.3.10b Application of the acquired skills and knowledge within bank categories

Bank category		Frequency	Percent	Valid Percent	Cumulative Percent
Commercial	Yes	12	66.7	66.7	66.7
	No	6	33.3	33.3	100.0
	Total	18	100.0	100.0	
Foreign	Yes	4	66.7	66.7	66.7
	No	2	33.3	33.3	100.0
	Total	6	100.0	100.0	
Investment	Yes	4	40.0	40.0	40.0
	No	6	60.0	60.0	100.0
	Total	10	100.0	100.0	
Islamic	Yes	4	100.0	100.0	100.0

The Chi-Square test showed the following result:  $X^2 = 4.765$ ,  $df=3$ ,  $sig=. 190$ ,  $P>0.05$ .

5.3.11 Factor Preventing Employees Implementing Newly Acquired Skills and Knowledge

Table 5.3.11 Factor prevent employees implementing newly acquired skills

	SD		D		NS		A		S A		T	
Factor preventing transferring skills	C	%	C	%	C	%	C	%	C	%	C	%
Lack of management support					4	28.6	9	64.3	1	7.1	14	100.0
Culture does not encourage change	1	7.1	2	14.3	2	14.3	7	50.0	2	14.3	14	100.0
Employee dissatisfaction			2	14.3	4	28.6	6	42.9	2	14.3	14	100.0

*Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree, T=Total, C=Count*

The Kruskal Wallis H test showed the following results: there was a significant difference among bank groups in terms of ranking lack of management support as a factor that might prevent skills application ( $X^2=7.493$ ,  $df=2$ ,  $sig=. 024$ ,  $P<.05$ ), ranking investment bank group in the first level. Also, it showed that there was a slightly significant difference among bank groups ranking culture as a factor preventing skills applications ( $X^2=3.009$ ,  $df=2$ ,  $sig=.222$ ,  $P<0.05$ ), placing investment and commercial bank groups in the first and second levels. Finally, there was no significant difference among bank groups ranking employee dissatisfaction as a factor preventing skills application ( $X^2=1.954$ ,  $df=2$ ,  $sig=. 376$ ,  $P>.05$ ).



## 5.4 Analysis of the Results Related to T&D Problems and Challenges

Table 5.4a T&D problems and challenges

	SD		D		NS		A		SA	
T&D problems and challenges	C	%	C	%	C	%	C	%	C	%
Management does not support T&D programmes	5	13.2	13	34.2	2	5.3	14	36.8	4	10.5
Senior managers do not believe in the importance of training	6	15.8	8	21.1	9	23.7	12	31.6	3	7.9
Lack of long-term plan for developing human resource	6	15.8	7	18.4	3	7.9	18	47.4	4	10.5
Poor co-operation and co-ordination between the various departments and T&D department or division	5	13.2	13	34.2	3	7.9	13	34.2	4	10.5
Poor quality T&D programmes	6	15.8	12	31.6	5	13.2	13	34.2	2	5.3
High cost of T&D programmes	5	13.2	13	34.2	2	5.3	18	47.4		
Lack of on-the-job training	4	10.5	8	21.1	2	5.3	23	60.5	1	2.6
Inaccurate training need analysis	4	10.5	7	18.4	2	5.3	23	60.5	2	5.3
Lack of good private training centres	6	15.8	10	26.3	1	2.6	21	55.3		
Discrepancy between the provided T&D and job skills	6	15.8	10	26.3	4	10.5	17	44.7	1	2.6
Work environment does not support new behaviours learned in T&D	7	18.4	13	34.2	4	10.5	13	34.2	1	2.6
Lack of motivation among employees	3	7.9	7	18.4	1	2.6	22	57.9	5	13.2
The bank does not link training programmes with its business plan	5	13.2	10	26.3	6	15.8	13	34.2	4	10.5
Sending inappropriate persons to the training programmes	5	13.2	8	21.1	1	2.6	21	55.3	3	7.9
Lack of professionals in the T&D department	6	15.8	11	28.9	2	5.3	15	39.5	4	10.5
Insufficient time and budget to execute training programmes	6	15.8	15	39.5	1	2.6	15	39.5	1	2.6
Difficulties to evaluate T&D outcomes	3	7.9	13	34.2	7	18.4	14	36.8	1	2.6
Low motivation to undertake T&D through lack of support	5	13.2	21	55.3	3	7.9	9	23.7		
Poor T&D programmes planning	5	13.2	8	21.1	1	2.6	22	57.9	2	5.3
Employees can not implement their new skills and knowledge	4	10.5	20	52.6	2	5.3	11	28.9	1	2.6

Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree, T=total, C=count



Table 5.4b T&amp;D problems and challenges in commercial banks

		SD		D		NS		A		SA	
BANK	T&D problems in commercial banks	C	%	C	%	C	%	C	%	C	%
Commercial	Management does not support training programmes	3	16.7	8	44.4	1	5.6	5	27.8	1	5.6
	Senior managers do not believe in the importance of training	3	16.7	4	22.2	4	22.2	6	33.3	1	5.6
	Lack of long-term plan for developing human resource	2	11.1	4	22.2	2	11.1	9	50.0	1	5.6
	Poor co-operation and co-ordination between the various	2	11.1	5	27.8	3	16.7	7	38.9	1	5.6
	Poor quality training programmes	3	16.7	6	33.3	1	5.6	7	38.9	1	5.6
	High cost of T&D programmes	3	16.7	6	33.3	1	5.6%	8	44.4		
	Lack of on-the-job training	3	16.7	3	16.7	1	5.6	10	55.6	1	5.6
	Inaccurate training need analysis	3	16.7	2	11.1			12	66.7	1	5.6
	Lack of good private training centres	2	11.1	7	38.9			9	50.0		
	Discrepancy between the provided T&D and job skills	3	16.7	6	33.3	1	5.6	8	44.4		
	Work environment does not support new behaviours learned in T&D	4	22.2	6	33.3	1	5.6	7	38.9		
	Lack of motivation among employees	3	16.7	4	22.2	1	5.6	9	50.0	1	5.6
	The bank does not link training programmes with its business plan	4	22.2	3	16.7	4	22.2	6	33.3	1	5.6
	Sending inappropriate persons to the training programmes	3	16.7	3	16.7			12	66.7		
	Lack of professionals in the T&D department	3	16.7	7	38.9	1	5.6	7	38.9		
	Insufficient time and budget to execute training programmes	3	16.7	8	44.4	1	5.6	6	33.3		
	Difficulties to evaluate T&D outcomes	2	11.1	7	38.9	3	16.7	6	33.3		
	Low motivation to undertake T&D through lack of support	3	16.7	10	55.6	1	5.6	4	22.2		
	Poor T&D programmes planning	4	22.2	3	16.7	1	5.6	8	44.4	2	11.1
	Employees can not implement their new skills and knowledge	3	16.7	10	55.6	1	5.6%	4	22.2		

Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree, T=total, C=count

Table 5.4c T&amp;D problems and challenges in foreign banks

		SD		D		NS		A		SA	
BANK	T&D problems in foreign banks	C	%	C	%	C	%	C	%	C	%
Foreign	Management does not support training programmes			4	66.7					2	33.3
	Senior managers do not believe in the importance of training	1	16.7	2	33.3			2	33.3	1	16.7
	Lack of long-term plan for developing human resource	1	16.7	1	16.7			2	33.3	2	33.3
	Poor co-operation and co-ordination between the various	1	16.7	2	33.3			1	16.7	2	33.3
	Poor quality training programmes	1	16.7	2	33.3	1	16.7	2	33.3		
	High cost of T&D programmes			3	50.0			3	50.0		
	Lack of on-the-job training			2	33.3			4	66.7		
	Inaccurate training need analysis	1	16.7	1	16.7			4	66.7		
	Lack of good private training centres	1	16.7	2	33.3			3	50.0		
	Discrepancy between the provided T&D and job skills			2	33.3	1	16.7	2	33.3	1	16.7
	Work environment does not support new behaviours learned in T&D			3	50.0	1	16.7	2	33.3		
	Lack of motivation among employees			1	16.7			4	66.7	1	16.7
	The bank does not link training programmes with its business plan			4	66.7			1	16.7	1	16.7
	Sending inappropriate persons to the training programmes			2	33.3			2	33.3	2	33.3
	Lack of professionals in the T&D department			2	33.3			3	50.0	1	16.7
	Insufficient time and budget to execute training programmes			4	66.7			2	33.3		
	Difficulties to evaluate T&D outcomes			3	50.0	1	16.7	1	16.7	1	16.7
	Low motivation to undertake T&D through lack of support			5	83.3			1	16.7		
	Poor T&D programmes planning			1	16.7			5	83.3		
	Employees can not implement their new skills and knowledge			4	66.7			2	33.3		

Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree, C=Count

Table 5.4d T&amp;D problems and challenges in investment banks

Bank	T&D problems in investment banks	SD		D		NS		A		SA	
		C	%	C	%	C	%	C	%	C	%
Investment	Management does not support training programmes			1	10.0			8	80.0	1	10.0
	Senior managers do not believe in the importance of training			1	10.0	4	40.0	4	40.0	1	10.0
	Lack of long-term plan for developing human resource	1	10.0	2	20.0	1	10.0	5	50.0	1	10.0
	Poor co-operation and co-ordination between the various			4	40.0			5	50.0	1	10.0
	Poor quality training programmes			3	30.0	2	20.0	4	40.0	1	10.0
	High cost of T&D programmes			3	30.0	1	10.0	6	60.0		
	Lack of on-the-job training	1	10.0	1	10.0			8	80.0		
	Inaccurate training need analysis			1	10.0	1	10.0	7	70.0	1	10.0
	Lack of good private training centres	1	10.0	1	10.0	1	10.0	7	70.0		
	Discrepancy between the provided T&D and job skills	1	10.0	1	10.0	2	20.0	6	60.0		
	Work environment does not support new behaviours learned in T&D	1	10.0	3	30.0	1	10.0	4	40.0	1	10.0
	Lack of motivation among employees							8	80.0	2	20.0
	The bank does not link training programmes with its business plan			1	10.0	2	20.0	6	60.0	1	10.0
	Sending inappropriate persons to the training programmes			2	20.0			7	70.0	1	10.0
	Lack of professional in the T&D department	1	10.0	1	10.0	1	10.0	4	40.0	3	30.0
	Insufficient time and budget to execute training programmes	1	10.0	2	20.0			6	60.0	1	10.0
	Difficulties to evaluate T&D outcomes			2	20.0	2	20.0	6	60.0		
	Low motivation to undertake T&D through lack of support	1	10.0	5	50.0	2	20.0	2	20.0		
	Poor T&D programmes planning			3	30.0			7	70.0		
	Employees can not implement their new skills and knowledge			3	30.0	1	10.0	5	50.0	1	10.0

Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree, C=Count



Table 5.4e T&amp;D problems and challenges in Islamic banks

		SD		D		NS		A		SA	
Bank	T&D problems in Islamic banks	C	%	C	%	C	%	C	%	C	%
Islamic	Management does not support training programmes	2	50.0			1	25.0	1	25.0		
	Senior managers do not believe in the importance of training	2	50.0	1	25.0	1	25.0				
	Lack of long-term plan for developing human resource	2	50.0					2	50.0		
	Poor co-operation and co-ordination between the various	2	50.0	2	50.0						
	Poor quality training programmes	2	50.0	1	25.0	1	25.0				
	High cost of T&D programmes	2	50.0	1	25.0			1	25.0		
	Lack of on-the-job training			2	50.0	1	25.0	1	25.0		
	Inaccurate training need analysis			3	75.0	1	25.0				
	Lack of good private training centres	2	50.0					2	50.0		
	Discrepancy between the provided T&D and job skills	2	50.0	1	25.0			1	25.0		
	Work environment does not support new behaviours learned in T&D	2	50.0	1	25.0	1	25.0				
	Lack of motivation among employees			2	50.0			1	25.0	1	25.0
	The bank does not link training programmes with its business plan	1	25.0	2	50.0					1	25.0
	Sending inappropriate persons to the training programmes	2	50.0	1	25.0	1	25.0				
	Lack of professional in the T&D department	2	50.0	1	25.0			1	25.0		
	Insufficient time and budget to execute training programmes	2	50.0	1	25.0			1	25.0		
	Difficulties to evaluate T&D outcomes	1	25.0	1	25.0	1	25.0	1	25.0		
	Low motivation to undertake T&D through lack of support	1	25.0	1	25.0			2	50.0		
	Poor T&D programmes planning	1	25.0	1	25.0			2	50.0		
	Employees can not implement their new skills and knowledge	1	25.0	3	75.0						

Note: - SD= Strongly Disagree, D= Disagree, NS=Not Sure, SA=Strongly Agree, C=Count